

# Social Security in Review

## President's Messages

**O**N January 9, 1953, President Truman sent to Congress the Budget for the fiscal year ending June 30, 1954. He pointed out that this Budget, like the last three, is dominated by the cost of national security; about \$57.3 billion (73 percent of the total) is to be spent for that purpose. Almost \$11 billion, or 14 percent, will be for interest and for veterans' services and benefits. The balance of \$10.3 billion will go for all other activities of the Government, including programs for social security, welfare, and health.

In these three areas, expenditures will total an estimated \$2.6 billion, more than half of which will be in the form of Federal grants to the States for public assistance. Mr. Truman pointed out that old-age and survivors insurance, which was designed as our principal instrument for providing social security, is now beginning to achieve that position. "Further improvements in our social insurance program should," he said, "be made; they will quicken the rate at which public assistance can be reduced to its intended role as a second line of defense against want, filling gaps in the social insurance program." (Expenditures from the trust funds, including the old-age and survivors insurance trust fund, are not shown in the budget totals.)

Two days earlier, in his report on the State of the Union, President Truman reviewed the Nation's progress in the postwar years. He pointed to the broader coverage under old-age and survivors insurance and the substantial increases in benefits as evidence that efforts in the field of

social welfare have not diminished.

## Program Operations

**TOTAL PAYMENTS** made to recipients under the public assistance programs in October exceeded the September total by \$10.0 million. Old-age assistance accounted for \$6.5 million of this increase; payments under aid to dependent children were responsible for \$2.6 million of the rise. For each of the special types of assistance the totals represented increases of 5-6 percent. For general assistance, however, the increase for the month was only 1.8 percent.

Following recent trends, there was a slight drop in the number of cases receiving old-age assistance and aid to dependent children and a small increase in aid to the blind. The number of persons receiving aid to the permanently and totally disabled continued to increase in most States. From September to October the rise for the country as a whole was 1.8 percent. The number of cases receiving general assistance dropped 1.4 percent.

The substantial increase in expenditures resulted largely from the 1952 amendments to the Social Security Act, which—effective October 1—provided additional Federal funds to the States for public assistance. The amendments made it possible for the States to increase payments \$5 a month for the needy aged, the blind, and the disabled, and \$3 per person in aid to dependent children, without increasing the amount of State and local expenditures per recipient. Puerto Rico and the Virgin Islands were not affected by the amendments, and in Nevada programs for dependent children and

the blind are administered without Federal participation. The effects of the amendments are summarized in the following paragraphs and reported in some detail on page 17.

Most of the States acted in October to pass all or part of the increased Federal funds on to recipients. Not all changes in payments can be related to the amendments, however, since in some States payments were increased following the usual procedures for revising cost standards to reflect price changes. Moreover, the October data do not reflect the full effect of the amendments because a few States expect to make changes affecting payments within the next few months. The increases might have been greater had it not been that some recipients were also beneficiaries of old-age and survivors insurance and benefits under that program were increased, effective in September, by the 1952 amendments. The higher insurance benefit was considered by most State agencies in determining the amount of the assistance payments in October.

In the States affected by the amendments the average old-age assistance payment rose \$2.60 from September to October—the net effect of higher payments in 42 States (where increases ranged from \$0.24 to \$7.43) and slightly lower payments in nine States. In aid to dependent children the average payment per family rose \$5.36; the increase per recipient was \$1.50. Average payments per recipient were higher in 45 States and lower in four, with no change in one State.

Expenditures under the programs for the needy blind and the permanently and totally disabled showed



changes similar to those for old-age assistance. In aid to the blind the average payment rose \$2.31—the result of higher payments in 42 States and small declines in seven States; there was no change in one State. In the program for the disabled, the average payment increased by \$2.23; the averages were higher in 34 of the 37 States affected by the amendments.

The average payment to cases receiving general assistance increased \$1.53 in October, with payments higher in 40 of the 48 States for which averages can be shown.

THE NUMBER OF OLD-AGE and survivors insurance beneficiaries continued to increase rapidly during October; by the end of the month almost 4.9 million persons were receiving monthly benefits amounting to \$198.3 million. The increase of 93,000 in the number of beneficiaries during the month reflected the large number of monthly benefits awarded in October. The number of awards—123,500—although less than in September, was more than in any other month since May 1951, when the initial effect of the 1950 amendments on the number of benefits awarded was still being reflected in the data on program operations. About three-fourths of the awards in October were to retired workers and their wives.

After the enactment of the 1952 amendments to the Social Security Act, the area offices concentrated their efforts on expediting the conversion of benefits to the new higher rates and temporarily suspended certain statistical operations with respect to claims. As a result, data on benefit amounts newly awarded or currently being paid, by type of benefit, have not been available for several months. The area offices recently resumed some of these operations and certain data are now available.

In September, when the amendments were first effective, the liberalization of benefits was chiefly responsible for a 17-percent increase from the previous month in the total amount of monthly benefits being

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## Selected current statistics

[Corrected to Dec. 8, 1952]

Item	October 1952	September 1952	October 1951	Calendar year	
				1951	1950
<i>Labor Force<sup>1</sup> (in thousands)</i>					
Total civilian.....	63,146	63,698	63,452	62,884	63,099
Employed.....	61,862	62,260	61,836	61,005	59,937
Covered by old-age and survivors insurance <sup>2</sup> .....					35,164
Covered by State unemployment insurance <sup>3</sup> .....	36,100	36,100	35,200	34,838	32,771
Unemployed.....	1,284	1,438	1,616	1,879	3,162
<i>Personal Income<sup>4</sup> (in billions; seasonally adjusted at annual rates)</i>					
Total <sup>5</sup> .....	\$275.8	\$273.8	\$261.7	\$254.1	\$226.3
Employees' income <sup>6</sup> .....	187.9	186.7	174.2	170.1	145.9
Proprietors' and rental income.....	53.6	53.4	53.4	50.6	45.2
Personal interest income and dividends.....	21.4	21.4	20.8	20.4	19.5
Public aid <sup>7</sup> .....	2.4	2.3	2.3	2.3	2.4
Social insurance and related payments <sup>8</sup> .....	8.2	7.8	7.0	7.0	6.6
Veterans' subsistence allowances <sup>9</sup> and bonuses.....	.5	.5	1.0	1.2	2.2
Miscellaneous income payments <sup>10</sup> .....	2.1	2.0	3.0	2.5	4.5
<i>Old-Age and Survivors Insurance</i>					
Monthly benefits:					
Current-payment status: <sup>11</sup>					
Number (in thousands).....	4,880	4,787	4,291		
Amount (in thousands).....	\$198,295	\$193,725	\$151,825	\$1,884,531	\$1,018,149
Average old-age benefit.....	\$49.01	\$48.79	\$42.19		
Awards (in thousands):					
Number.....	124	152	95	1,336	963
Amount.....	\$5,095	\$7,634	\$3,087	\$42,282	\$26,234
<i>Unemployment Insurance<sup>1</sup></i>					
Initial claims (in thousands).....	672	562	896	10,836	12,251
Weeks of unemployment claimed (in thousands).....	2,883	3,159	3,886	50,363	78,654
Weeks compensated (in thousands).....	2,438	2,776	3,279	41,599	67,860
Weekly average beneficiaries (in thousands).....	530	631	713	797	1,305
Benefits paid (in millions) <sup>12</sup> .....	\$54	\$62	\$67	\$840	\$1,373
Average weekly payment for total unemployment.....	\$83.10	\$83.19	\$81.63	\$81.08	\$89.78
<i>Public Assistance</i>					
Recipients (in thousands):					
Old-age assistance.....	2,637	2,642	2,712		
Aid to dependent children:					
Families.....	567	569	597		
Children.....	1,482	1,486	1,582		
Aid to the blind.....	98	98	97		
Aid to the permanently and totally disabled.....	157	154	115		
General assistance.....	270	274	311		
Average payments:					
Old-age assistance.....	\$48.44	\$48.89	\$44.53		
Aid to dependent children (per family).....	\$1.38	\$1.40	\$1.40		
Aid to the blind.....	\$2.29	\$2.73	\$2.75		
Aid to the permanently and totally disabled.....	\$4.03	\$4.07	\$3.90		
General assistance.....	\$8.45	\$8.92	\$8.38		

<sup>1</sup> Continental United States only. Estimated by the Bureau of the Census, except as noted. Monthly employment figures represent specific week and annual figures, average week (unemployment insurance data represent pay period instead of week).

<sup>2</sup> Estimated by the Bureau of Old-Age and Survivors Insurance. Data for 1951 and 1952 not available.

<sup>3</sup> Data from the Bureau of Employment Security, Department of Labor.

<sup>4</sup> Data from the Office of Business Economics, Department of Commerce. Continental United States, except for employees' income, which includes pay of Federal civilian and military personnel in all areas.

<sup>5</sup> Beginning January 1952, social insurance contributions from the self-employed excluded from total but not deducted from proprietors' income.

<sup>6</sup> Civilian and military pay in cash and in kind, other labor income (except workmen's compensation), mustering-out pay, terminal-leave pay, and Government contributions to allowances for dependents of enlisted personnel. Excludes employee contributions under social insurance and related programs.

<sup>7</sup> Payments to recipients under the 4 special public assistance programs and general assistance.

<sup>8</sup> Includes old-age and survivors insurance benefits; railroad, Federal, State, and local retirement benefits; veterans' pensions and compensation; workmen's compensation; State and railroad unemployment insurance and temporary disability benefits; and readjustment allowances to veterans under the Servicemen's Readjustment Act.

<sup>9</sup> Under the Servicemen's Readjustment Act. Includes payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government contribution to nonprofit organizations, business transfer payments, and recoveries under the Employer's Liability Act for railroad workers and seamen.

<sup>10</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit; calendar-year figures represent payments certified.

<sup>11</sup> Monthly amounts, gross; annual amounts adjusted for voided benefit checks and benefit refunds.

# Aid to the Blind: Earned Income of Recipients, September 1950

by SADIE SAFFIAN\*

For many years national organizations for the blind and working blind persons themselves have pointed out that blindness reduces the earning power of an individual and at the same time increases his cost of living; they have urged that programs providing assistance to the blind should encourage rehabilitation of the blind person and development of his ability to earn. To compensate for the higher living costs of the blind and to provide an incentive to the development of their earning power the Social Security Act was amended in 1950 to permit States, beginning October 1950, to still obtain Federal participation while exempting up to \$50 in earnings of recipients of aid to the blind in determining their need for assistance.<sup>1</sup> This article presents the findings of a study made to determine the extent of employment and earnings among persons receiving aid to the blind in September 1950, the last month before the exemptions were permitted.

THERE is common agreement among persons concerned with the welfare of the blind that blindness alone need not relegate the visually handicapped person to the proverbial rocking chair. How many sightless persons are actually in remunerative work throughout the country is, however, unknown. Various estimates have been made, but they have been based on too sketchy information to be entirely reliable. The Bureau of Public Assistance has now obtained information on the employment and earnings of one segment of the blind population—recipients of aid to the blind.

A review of persons receiving aid to the blind in the 47 States administering the program with Federal financial participation in September 1950 shows that 4,438, or 5.7 percent of the total number of recipients, had some income earned through their own efforts. Either relatively or in absolute terms, the number of these

earners is not large. The size of the group assumes more significant proportions, however, when it is realized that all these individuals were handicapped by severe visual loss and that a high percentage had the additional disadvantage of being in the upper age brackets. Although specific information is lacking, it is probable that many of these employed blind persons had few educational, economic, or other advantages to equip them for gainful employment. Moreover, for them as for employable blind persons generally, work opportunities were limited. A large proportion of the recipient-earners worked only on a part-time basis. Earnings, as might be expected, were exceedingly small, and many of the workers also had families to support. The fact that the visually handicapped workers were receiving public assistance is itself evidence that what they were able to earn was inadequate.

There were, of course, wide differences among the States in the number of recipient-earners. The proportions range from 12.4 percent of the total number on the rolls in North Carolina to 0.4 percent (representing a single case) in the District of Columbia. It is of some significance, too, that seven States—all but one located in the South—accounted for more

than half the recipients with earned income.

## Characteristics of Recipient-Earners

### Age, Sex, and Race

The recipients of aid to the blind who earned a partial livelihood in September 1950 were, for workers, relatively old; half were between the ages of 45 and 64. Their median age of 52 years is not surprising, however, since blindness itself is predominantly a disability of old age. The age of this assistance group is in marked contrast to the median age of approximately 39 years for employed persons aged 14 and over in the Nation's civilian labor force in 1950. Male recipient-earners, who outnumbered the women in this study by almost 5 to 1, had the same median age as the entire group; for women, however, the median was slightly higher—55 years. There is no up-to-date information on the ages of recipients on the aid to the blind rolls generally, but in a study of 21,000 recipients conducted in 20 States in 1940-41<sup>2</sup> the median age was found to be 59 years. Thus the recipient-earners are only about 7 years younger, on the average, than were the recipients in the earlier study, which included both earners and nonearners.

The relatively large representation (28.6 percent) of nonwhite persons among the 4,438 workers can be attributed chiefly to the number of blind earners reported by States with substantial nonwhite populations. Negro earners constituted 26.6 percent of the group studied; most of the remaining nonwhites were Indians (1.8 percent). Nonwhite workers

\*Division of Program Statistics and Analysis, Bureau of Public Assistance. For detailed tabulations based on the study reported here, see *Aid to the Blind Recipients With Earnings in September 1950*, Public Assistance Report No. 19, June 1952.

<sup>1</sup>The amendment makes the exemption of the first \$50 in such income by the States mandatory, effective July 1, 1952, for obtaining Federal participation in the assistance payment.

<sup>2</sup>Ralph G. Hurlin, Sadie Saffian, and Carl E. Rice, M.D., *Causes of Blindness Among Recipients of Aid to the Blind*, Bureau of Public Assistance, Washington, 1947, p. 25.



aged 14 and over represented only 9.6 percent of the Nation's civilian labor force in the Census of 1950.

### *Amount of Vision*

Blindness is a variable concept.<sup>3</sup> It does not always indicate the complete absence of sight. Among the recipients with earnings were included some with total absence of sight and others with vision greatly reduced, though in varying degrees. The amount of remaining vision these recipients have is significant because it is one of the factors in their employment, affecting both the type of occupational activity and relative personal independence.

For the purposes of the study, persons who are totally blind, who cannot distinguish light or perceive hand movements or form at a distance of 3 feet, or who have central visual acuity only up to 5/200 (Snellen) are without "useful vision." Almost three-fifths of the recipient-earners in the study were in that group. The remainder had varying amounts of limited sight, ranging from 5/200 central visual acuity to 20/200 or better. When central visual acuity was greater than 20/200, there was either a limitation in the field of vision or an ocular defect severe enough to cause the individual to be considered "blind" under the State's definition of blindness. Relatively more nonwhite recipient-earners (64.5 percent) than white recipient-earners (55.8 percent) had no useful vision. A larger proportion (23.9 percent) of those with no useful vision were employed in or around their homes than of those (13.2 percent) with some minimal sight.

<sup>3</sup> The term "blindness" as used here denotes economic blindness. The Bureau of Public Assistance has recommended the following definition expressed in terms of ophthalmic measurements: "Central visual acuity of 20/200 or less in the better eye with correcting glasses is considered as economic blindness... An individual with central visual acuity of more than 20/200 in the better eye with proper correction is usually not considered blind unless there is a field defect in which the peripheral field has contracted to such an extent that the widest diameter of visual field subtends an angular distance no greater than 20 degrees." This definition, either without change or with minor modifications, is in use in most States administering programs of aid to the blind.

Persons with central visual acuity ranging from 5/200 to 10/200 are regarded as having what is usually described as "traveling sight." More than two-fifths of the recipient-earners had at least that much or a greater amount of vision and were potentially independent in their travel. For one reason or another, however, some of those with "traveling sight" or better vision, particularly recipients with employment outside the home, did require aid in going to and from work. Approximately 3,600 recipients were employed away from home, and 2,000 of them had substantially no useful sight. More than half the latter group traveled alone. Of the remaining 1,600 with central visual acuity of 5/200 or better, approximately three-fourths required no help in travel. As a rule a member of the family or a friend acted as guide for those who needed aid in going about. Few of the recipients whose work took them away from home employed a paid guide or had a seeing-eye dog.

### *Earnings*

Anything these recipients were able to earn through their own efforts was regarded as earned income. Such income could be in the form of cash or its equivalent in goods and services. The value of produce and similar items raised exclusively for home consumption, for example, was regarded as earned income, since it not only entailed work on the part of the recipient but also provided him with needed consumption items.

### *Form of Earnings*

Most recipients' earnings consisted of money—wages, salaries, commissions, or profits or fees from self-employment in a profession or business. About 70 percent of the recipient-earners had all their earnings in cash. An additional 15 percent had income in both cash and kind. For the others the return for work done was exclusively in kind—for example, in the form of shelter or board, fuel, produce, and similar items. In a few instances it was learned that recipients with commodities—and little cash available with which to purchase needed items—engaged in barter. As far as is

known, this practice was not widespread and probably was limited to certain localities where circumstances favored it.

Some occupations were more likely than others to provide payment either wholly or partly in kind. Agriculture, fishery, forestry, and kindred occupations, as a group, had a higher proportion of workers with such earned income (61.5 percent) than any other occupational group. Service occupations were next, with about 26 percent. In each of the other occupational groups into which the jobs of the recipient-earners have been classified, fewer than 10 percent had noncash earnings.

### *Amount of Earnings*

By any standard, the amount these blind workers were able to earn was unquestionably low. All their earnings, whether cash or noncash, averaged only about \$21 in September 1950.<sup>4</sup> Approximately two-thirds of the 4,122 recipients whose earnings could be computed had less than that amount, however, and half of them earned less than \$13. Only 2 percent earned as much as \$100 a month. The average and median amounts for recipients with cash earnings only were about \$22 and \$14, respectively.

A number of different factors contributed to the level of reported earnings. Two groups of activities—agriculture and service occupations, which together account for nearly half the workers—are responsible for the high proportion of small earnings for all recipient-earners. Nearly 60 percent of the service workers and more than 70 percent of those in some kind of agriculture had monthly earnings of less than \$15. Work in service occupations, where domestic service jobs are the most numerous, is not only generally ill-paid but is often on a casual or part-time basis. Low earnings in agriculture result in part from the fact that farming is largely a seasonal occupation. It is probable, too, that even among the farm operators included in this study the amount of land cultivated and the marginal techniques employed

<sup>4</sup> Based on data excluding 316 cases (7.1 percent of the total) for which the value of earnings in kind could be only roughly estimated.

were such as to make profitable farming impossible.<sup>5</sup>

Even less favorable earnings were reported for particular groups of recipients. Age is as much a factor in the earnings of these visually handicapped workers as among workers generally, particularly since the study group is dominated by the older worker. The relatively young and the aged worker tend to have a smaller earning capacity. Recipients between 25 and 34 years of age had the highest average monthly earnings—about \$30.00. As age increased, however, earned income consistently declined, so that those aged 65-69 averaged only \$14.49 and for those aged 70 or over the amount was even smaller (\$13.24). There were wide differences also in the earning power of men and women; for men the average was \$22.60 per month; for women,

<sup>5</sup> For a study made by one State, see "Some Needy People Who Try to Farm," Alabama Social Welfare (State Department of Public Welfare), April 1951.

it was only \$14.20. Earnings for white and nonwhite workers showed similar wide differences. White workers had average earned income amounting to \$23.25 per month, while nonwhite workers averaged as little as \$15.81.

Full-time work, as might be expected, yielded the highest average earned income (\$38.73), and seasonal work paid the lowest (\$11.71). The average return from odd jobs or casual work—\$13.42—was not much higher than that from seasonal employment.

Recipients in sheltered work received much higher compensation for their work than those in nonsheltered work. The average monthly earnings in sheltered employment was \$34.06—about 63 percent more than the amount recipients got in private and governmental employment combined and 78 percent higher than the income derived from self-employment.

The degree of visual loss seemed

to have little bearing on the recipient's earnings. Those who were totally blind—nearly a fourth of the entire group—fared a little better than the rest, with average earnings of \$22.93.

## Employment

The kinds of work done by needy persons on the rolls of the aid to the blind program in September 1950 and the circumstances of their employment shed light on the amount and form of their earnings. In addition, they are undoubtedly of interest to employment counselors and placement officials concerned with rehabilitants because the data relate to work that was actually being done by a special group of visually handicapped persons—the needy blind.

## Occupations of Recipient-Earners

The more than 200 different occupations reported by the 4,438 blind

Table 1.—Number of recipients of aid to the blind with earned income, by occupation, and percentage distribution, by occupation and by extent and class of employment, September 1950

Occupation	Total number of recipient-earners	Percentage distribution of recipients, by specified characteristics								
		Occupation	Extent of employment					Class of employment		
			Full-time	Part-time		Seasonal	Not reported	Self-employment	Sheltered employment	Other employment, private or government
				Regular	Odd jobs or casual work					
Total.....	4,438	100.0	24.7	27.1	23.6	22.6	2.0	57.7	8.6	32.1
Professional and managerial.....	581	13.1	48.5	30.1	14.1	4.6	2.6	78.3	.5	20.5
Professional.....	212	4.8	9.9	50.0	31.1	5.2	3.8	42.5	1.4	54.7
Semiprofessional.....	13	.3	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
Managerial and official.....	356	8.0	72.5	18.0	3.7	4.5	1.4	99.2	.9	.1
Clerical and sales.....	517	11.6	28.4	45.5	13.5	7.5	3.0	66.9	3.5	29.4
Clerical and other.....	58	1.3	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
Sales and other.....	459	10.3	27.2	46.0	13.1	8.3	5.4	73.9	2.6	23.3
Service.....	604	13.6	18.0	37.3	37.4	6.3	1.0	35.6	1.7	60.2
Domestic service.....	384	8.7	9.1	32.3	50.5	7.6	.5	32.3	.8	63.8
Personal service.....	122	2.7	38.5	44.3	12.3	2.5	2.5	72.1	3.3	24.6
Protective service.....	7	.2	(1)	(1)	(1)	(1)	(1)	(1)	(1)	100.0
Building service workers and porters.....	91	2.1	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
Agricultural, fishery, forestry, and other.....	1,511	34.0	18.3	12.6	13.7	54.0	1.4	65.5	.1	32.8
Agricultural, horticultural, and other.....	1,490	33.6	18.5	12.5	13.4	54.2	1.4	65.6	.1	32.6
Fishery.....	14	.3	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
Forestry (except logging) and hunting and trapping.....	7	.2	(1)	(1)	(1)	(1)	(1)	(1)	(1)	(1)
Craft and manual.....	1,121	25.3	22.9	31.0	39.1	5.8	1.2	45.5	29.0	24.4
Skilled.....	193	4.3	18.1	22.8	54.9	3.6	.5	71.5	12.4	15.0
Semiskilled.....	640	14.4	27.7	36.9	29.8	3.9	1.7	48.3	39.7	11.6
Unskilled.....	288	6.5	15.6	23.6	49.0	11.5	.3	21.9	16.3	59.1
Ill-defined and not reported.....	104	2.3	23.1	26.9	25.0	19.2	5.8	42.3	30.8	20.2

<sup>1</sup> Not computed because number of recipients is too small.



**Table 2.—Amount of earned income of recipients of aid to the blind with earned income, by occupation, September 1950**

Amount of earned income (in cash and/or kind)	Total	Occupation				
		Professional and managerial	Clerical and sales	Service	Agricultural, fishery, forestry, and other	Craft and manual
Number of recipient-earners <sup>1</sup>						
Total.....	4,122	558	499	545	1,335	1,085
Percentage distribution						
Total.....	100.0	100.0	100.0	100.0	100.0	100.0
Under \$5.00.....	19.2	10.2	13.2	15.6	29.0	15.7
5.00-9.99.....	21.9	14.5	19.4	24.6	28.4	18.3
10.00-14.99.....	14.9	12.9	16.6	18.9	14.0	14.3
15.00-19.99.....	9.0	8.8	11.6	10.1	8.1	8.8
20.00-24.99.....	7.8	8.1	8.6	10.3	6.1	8.5
25.00-29.99.....	4.7	7.9	4.0	3.7	4.2	4.4
30.00-34.99.....	4.5	7.9	5.4	4.0	2.2	5.4
35.00-39.99.....	2.8	5.6	3.6	2.2	1.4	3.4
40.00-44.99.....	2.9	5.2	4.6	2.6	1.2	3.3
45.00-49.99.....	1.7	2.9	2.6	1.1	.7	2.2
50.00-59.99.....	3.1	4.1	4.0	2.4	1.8	4.1
60.00-69.99.....	2.4	3.8	2.8	1.3	.7	4.0
70.00-79.99.....	1.4	2.5	.4	1.1	.7	1.9
80.00-89.99.....	1.1	2.5	.4	.4	.3	1.9
90.00-99.99.....	.5	.7	.8	.4	.1	.6
100.00 and over.....	2.0	2.5	1.8	1.5	1.0	3.0

<sup>1</sup> Excludes 316 cases (7.1 percent of total) for which value of income in kind could be only roughly estimated; total includes 100 cases for whom occupation was either ill-defined or not reported.

recipient-earners are at first glance impressive both for their variety and range.<sup>6</sup> They run the gamut from professional pursuits, such as those of lawyer, clergyman, writer, and other professional occupations, to the most unskilled laboring work. These individuals performed work usually done by sighted persons as well as work that is identified primarily with the blind. Information that fully explains the earning activities of these recipients is unfortunately lacking. The necessarily limited objective of this study precluded the collection of data, for example, on educational background, on the extent to which rehabilitation services had ever been received, and on the number of recipient-earners — particularly those who lost their sight in late adult life — who were following their accus-

<sup>6</sup> The classification of jobs used for this study is taken from the Occupational Classification and Industry Index of the Dictionary of Occupational Titles issued in 1949 by the U. S. Employment Service. Because of the great variation in job descriptions and because the purpose to be served by the data did not justify a more refined breakdown, the 3-digit rather than the full 6-digit breakdown of that classification was used to code individual jobs.

tomed vocations or had acquired new ones.

The initial impression of great diversity in occupations disappears when the concentration of the jobs in a few fields is noted.

**Agricultural, fishery, forestry, and kindred occupations.**—Of the five major areas of work, agriculture and related occupations top the list. More than a third of the earners obtained a part of their livelihood either as farmers or farmhands. Included in this group are 9.8 percent of the recipients who raised food exclusively for their own consumption. General and specialized farming, such as the growing of cotton or tobacco, animal and livestock farming, and poultry raising, were common agricultural pursuits. A negligible number of recipients (21) worked in fishing or forestry, hunting, and trapping.

The scale on which farming and related activities were conducted was undoubtedly small. Though many types of farming can be performed by visually handicapped persons, the prevalence of agricultural workers in this inquiry is primarily the result of the large representation of workers from Southern States, where the

economy is predominantly an agricultural one and where funds available for assistance are generally insufficient and the recipients' need to supplement inadequate payments is great. Nearly two-thirds of all the recipient-earners included in this study were from Southern States. Forty-four percent of the Southern earners had income from farming and similar work, a greater proportion of agricultural workers than that reported by any other section of the country.

Slightly more nonwhite than white recipient-earners were in agricultural and allied occupations—38.8 percent in comparison with 32.9 percent. Well over a third of the men in the study and a little more than a fifth of the women were engaged in farming.

Interestingly enough, fewer than half the recipient-earners in agricultural work (45.3 percent) were without useful vision. Only one other major occupational group had a smaller proportion of workers with less than 5/200 central visual acuity.

**Craft and manual occupations.**—Craft and manual jobs, usually of a semiskilled nature, furnished some income to the second largest group of recipients (25.3 percent). The kinds of work reported were generally of the type for which the blind

**Table 3.—Average amount of earned income of recipients of aid to the blind with earned income, by age, sex, and race, September 1950**

Age	Average amount of earned income (in cash and/or kind) <sup>1</sup>				
	Total	Sex		Race	
		Male	Female	White	Non-white
Total <sup>2</sup> .....	\$21.09	\$22.60	\$14.20	\$23.25	\$15.81
Under 25 years.....	21.11	22.15	(9)	22.48	(9)
25-29 years.....	30.48	32.50	(9)	33.06	(9)
30-34 years.....	30.16	31.34	(9)	32.70	23.10
35-39 years.....	26.07	27.72	16.25	28.31	20.17
40-44 years.....	26.75	29.01	16.05	32.18	15.66
45-49 years.....	22.70	23.87	16.77	24.25	19.41
50-54 years.....	20.21	21.70	12.07	21.93	16.59
55-59 years.....	19.42	21.03	14.18	21.22	14.74
60-64 years.....	16.78	17.96	12.58	18.26	12.17
65-69 years.....	14.49	15.49	10.65	16.09	10.33
70 years and over.....	13.24	13.55	11.81	14.14	11.64

<sup>1</sup> Based on data excluding 316 cases and all income for these cases; value of income in kind could be only roughly estimated for these cases.

<sup>2</sup> Includes 9 recipients whose ages were not reported.  
<sup>3</sup> Not computed because number of recipients is too small.

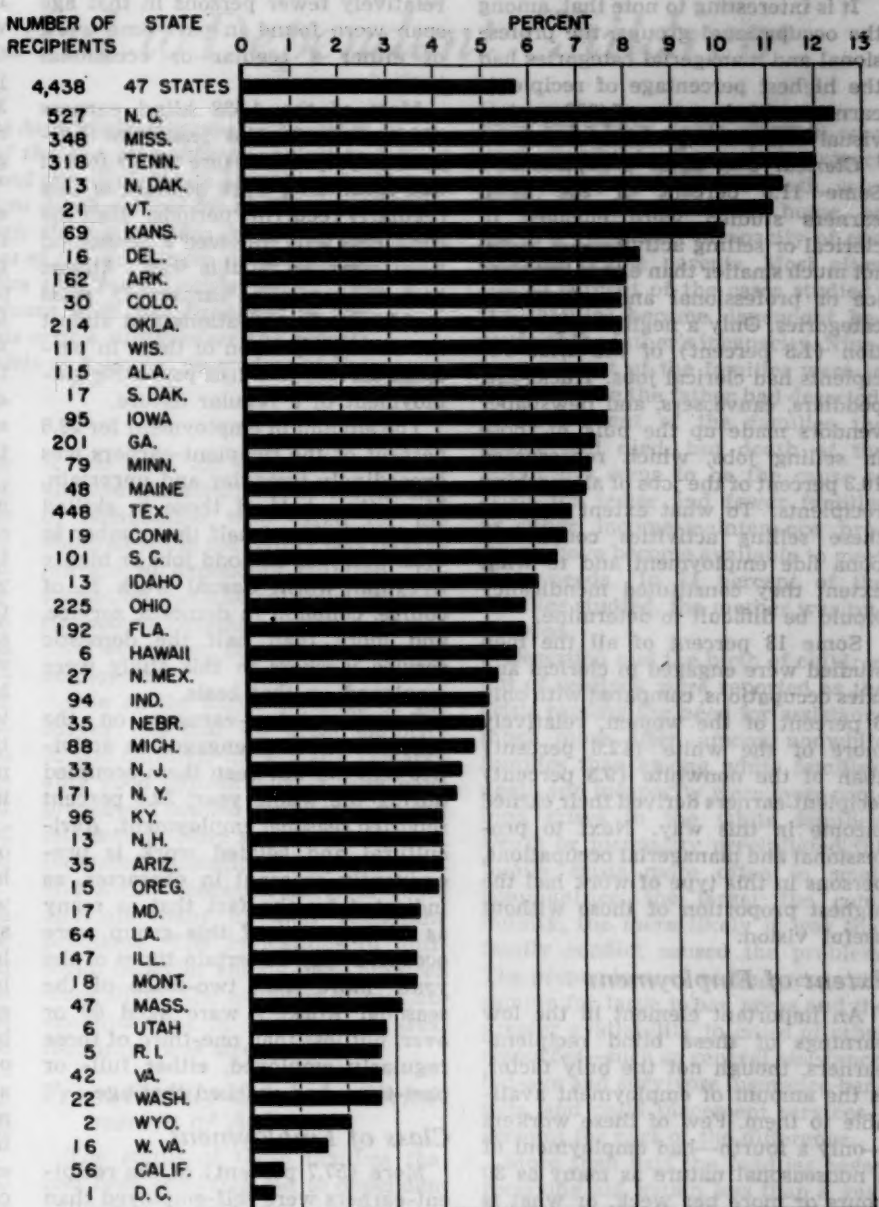
traditionally have been trained in sheltered workshops or by home teachers. Chair caning, rug weaving, broommaking, piano tuning, sewing (both hand and machine), and basket weaving were typical of occupations reported. Such jobs as boilermaker, telephone lineman, longshoreman, automobile mechanic, service station attendant, servicers of various types of machines, and factory workers were infrequent and, in some instances, reported by only a single individual.

Men and women recipient-earners were engaged in craft and manual work in about the same proportions, but relatively more of the women than of the men did semiskilled work. Percentagewise, there were fewer nonwhite than white recipients in such work (21.9 percent as compared with 26.6 percent), a fact attributable mainly to the presence of relatively fewer skilled workers among nonwhite workers.

**Service occupations.**—Blind recipients in service jobs numbered 604. These jobs accounted for 13.6 percent of the earners' employment, ranking third in the types of work done by these blind recipients. A variety of domestic service jobs made up the largest category of service occupations. Personal service workers—more than half of whom were boarding-house and lodging-house keepers—included also hotel and restaurant employees, midwives, and practical nurses. In some instances, persons classified as boarding-house keepers did not conduct activities on a commercial scale but merely supplied room and board and other services for which they received some return to a working member of the family or to a relative or friend.

Protective service and building service workers and porters numbered less than 100. The service jobs were, for the most part, those usually performed by women, and about a third of all the women recipients in the study were in some kind of service occupation. Only 10 percent of the men were so engaged. About 19 percent of the nonwhite recipient-earners but only 12 percent of the white earners were reported to be in service occupations. Relatively twice as many nonwhite recipients as white

Chart 1.—Percent of recipients of aid to the blind with earned income, by State, September 1950



recipients were in domestic service—14.3 percent as compared with 6.4 percent.

Less than half of those in service jobs were without useful sight—the smallest proportion of such persons in any of the five major occupational categories.

**Professional and managerial occupations.**—Almost three-fifths of those in professional and managerial work were small shopkeepers and vending-

stand operators. Recipient-earners having income solely from the professions—about 5 percent of all workers reported—were principally musicians or teachers of music, with ministers or preachers next in frequency. Other professions, numerically less important, included chiropractors, writers, and teachers of the handicapped. Less than 1 percent of the recipients were engaged in semiprofessional pursuits; in this group,



work as masseur was the most frequent.

It is interesting to note that, among the occupational groups, the professional and managerial categories had the highest percentage of recipient-earners with less than 5/200 central visual acuity—79 percent.

**Clerical and sales occupations.**—Some 11.6 percent of the blind earners studied were engaged in clerical or selling activities—a group not much smaller than either the service or professional and managerial categories. Only a negligible proportion (1.3 percent) of the 4,438 recipients had clerical jobs. Hucksters, peddlers, canvassers, and newspaper vendors made up the bulk of those in selling jobs, which represented 10.3 percent of the jobs of all working recipients. To what extent some of these selling activities constituted bona fide employment and to what extent they constituted mendicancy would be difficult to determine.

Some 13 percent of all the men studied were engaged in clerical and sales occupations, compared with only 6 percent of the women; relatively more of the white (12.6 percent) than of the nonwhite (9.3 percent) recipient-earners derived their earned income in this way. Next to professional and managerial occupations, persons in this type of work had the highest proportion of those without useful vision.

### **Extent of Employment**

An important element in the low earnings of these blind recipient-earners, though not the only factor, is the amount of employment available to them. Few of these workers—only a fourth—had employment of a nonseasonal nature as many as 30 hours or more per week, or what is here considered as full-time work. Almost three-fourths of those in managerial and official occupations—a category made up chiefly of recipients who conducted vending stands or other retail outlets—were occupied to that extent. No other type of occupation in which a significant number of recipients worked had as high a percentage of full-time work. Practically all of this group were in business for themselves. Full-time workers tended to be a young

group. More than a fourth of them were between the ages of 20 and 39; relatively fewer persons in that age span were found in part-time work of either a regular or occasional nature.

Most of the 4,438 blind earners (73.3 percent) had less than full-time employment. More than a fourth had continuing work at more or less regularly recurring periods. Half the recipients who followed a profession were occupied in this way. Almost half the recipient-earners in sales and kindred occupations and almost the same proportion of those in personal service jobs had part-time employment of a regular nature.

The amount of employment for 23.6 percent of the recipient-earners was exceedingly irregular and uncertain. More than half of those in skilled work and almost half the number in unskilled jobs had odd jobs or highly irregular work. Casual work is, of course, common in domestic service, and more than half the domestic service workers in this study were employed on that basis.

Some recipient-earners, on the other hand, were engaged in activities that did not keep them occupied during the whole year; 22.6 percent reported seasonal employment. Agricultural and related work is preeminently seasonal in character, as indicated by the fact that as many as 54.2 percent of this group were occupied only at certain times of the year. More than two-fifths of the seasonal workers were aged 60 or over, but less than one-third of those regularly employed, either full- or part-time, had reached that age.

### **Class of Employment**

More (57.7 percent) of the recipient-earners were self-employed than were in the employ of some person, business, or organization. Substantial proportions (two-thirds or more) of those in professional and managerial occupations, in clerical and sales jobs, and in agricultural and kindred occupations operated on their own account. It may be assumed that many of these people were self-employed through necessity rather than because of any special aptitude or financial capacity to conduct entrepreneurial activities. The bulk of

those employed by others were in private employment (31.0 percent). Less than 2 percent of all recipients were in government employment; they held such jobs as bailiff, school janitor, or garbage collector. Only 389, or 8.8 percent of the 4,438 recipient-earners, were actually engaged in sheltered work.

Though the number in sheltered employment is small, employment of this type merits special consideration here because of the frequent association of handicapped workers, particularly the blind, with the sheltered workshop, and because a number of these blind earners, though no longer employed in such shops, were pursuing vocations usually acquired there.

**Sheltered employment.**—Any remunerative activity furnished by a nonprofit agency or institution for the purpose of rehabilitation or providing work under controlled conditions is generally considered to be sheltered employment. Though most vending-stand programs for the blind have certain characteristics of sheltered work, it was considered practicable, for the purposes of the study, not to regard such activities, except in special cases, as sheltered work.

Among the five main groups of occupations, craft and manual jobs had the highest percentage of earners working in or for sheltered workshops (29.0 percent). The more or less limited range of pursuits followed in that type of "protected" employment by recipient-earners has been mentioned elsewhere. Because of their non-commercial character, agencies offering sheltered employment provided relatively more full-time work than any other class of employment. For example, 42.9 percent of those in sheltered employment were occupied full time, as compared with 29.5 percent among the self-employed and 11.8 percent for private and governmental employment combined.

Only a few States reported relatively large numbers of blind recipient-earners working for such nonprofit organizations. The data do not necessarily reflect, however, either the full extent of this employment in the States reporting or the

(Continued on page 13)

# Future Citizens All: A Report on Aid to Dependent Children\*

*The American Public Welfare Association, because of the widespread and growing interest of the general public in the aid to dependent children program and the need of data not otherwise available, began early in 1950 to develop plans for an intensive survey of the program through the cooperation of its agency members. The major objectives of the study were to describe in considerable detail the families that have received aid to dependent children and to evaluate what has happened to the children in these families. This article summarizes the report; its presentation is intended solely as a service to readers of the Bulletin.*

**A**ID to dependent children in the late years of the depression of the 1930's and throughout the past decade has been a means of keeping together the families of an estimated 6 million children. Early in 1950 the American Public Welfare Association began developing plans for an intensive survey of the program. It was recognized that the real tests of the efficacy of aid to dependent children are the degree to which it has fulfilled the objectives embodied in the Social Security Act and the extent to which the needs of children are being met through the program.

Information was obtained in the fall of 1950 and early in 1951 on more than 6,500 families who had been receiving aid to dependent children for at least 6 months and for whom payments had been terminated in the survey month. These families included nearly 19,000 children. The public welfare departments of 40 States participated in the survey.

The children's community and home environment were studied, as well as the nature and duration of the crisis that brought the family

to the need for financial assistance and the characteristics of the mother or homemaker who cared for the children while the family was receiving aid to dependent children. Information was also collected on family income, housing conditions, health care, education, social behavior, and employment.

One of the major findings of the survey was that the great majority of the children have made remarkably good adjustments as they have progressed toward adulthood and full citizenship. More substantial income, increased educational opportunities, and social casework services could alleviate many of their remaining problems. The indications of anti-social behavior among these children were slight; the evidence of real accomplishment in the face of great handicaps was strong.

## *From Family Crisis to Termination of Aid*

The status of these families that had been receiving aid to dependent children was examined with particular attention to three periods that were significant for the purposes of the survey. These intervals were identified as (1) the crisis period (from the date of the crisis that led to the dependency to the date of the first assistance payment), (2) the assistance period (the time during which the family was receiving payments), and (3) the period at or following termination of assistance.

The children helped by the pro-

gram have been needy children who were deprived of parental support or care by reason of the death, continued absence from the home, or physical or mental incapacity of one or both of the parents. Most often (in 25 percent of the cases studied) the families became dependent because of the father's incapacity. Nineteen percent of the families were in need because the father had deserted. In 18 percent of the families the father had died, but death of the father has come to be the cause of crisis for fewer and fewer families as other income-maintenance programs have become available to meet their needs. In 11 percent of the families studied, the mother was unmarried.

Desertion and the birth of children out of wedlock were reported as the crisis causing the need for assistance much more often among nonwhite families than among white families; death and incapacity were more common crises in the white families. Death or incapacity precipitated the family crisis more often in small communities; the larger the community, the more likely it was that family conflict caused the problem. The preponderance of Negroes in the sample for large urban areas and the greater availability in cities of other resources—such as general assistance, old-age and survivors insurance benefits, and child placement services—account for part of the difference.

More than half the families began receiving aid within less than a year following the family crisis; only 1 out of every 6 families received their first assistance payment more than 4 years after the crisis. Most of the families in the study were young families when the crisis arose; in 35 percent the oldest child in the home was under age 6, and in 31 percent the oldest child was between the ages of 6 and 12. In 18 percent of the families the oldest child was under age 6 when the assistance payment was discontinued, and in nearly

\*A summary of the report, *Future Citizens All*, by Gordon W. Blackwell and Raymond F. Gould (American Public Welfare Association, 1952, 181 pp.). The survey on which the report was based was financed by the Marshall Field Foundation through a grant to the American Public Welfare Association and was developed and carried out by the Institute for Research in Social Science of the University of North Carolina.



half the families the oldest child was under age 12.

The composition of the family constitutes an important element in the social environment of the dependent child. Two families out of 5, at the time of the crisis, were made up only of the homemaker and one or more children; in 1 case in 5 there was also a spouse in the family. The family circumstances were practically the same at the time aid to dependent children was first received, and they had changed only slightly when assistance was terminated. Slightly more than 1 in every 5 families had both homemaker and her spouse present in the home on all three dates. One family in 3 was made up of some other combination of relatives, and only rarely were there nonrelatives in the home. Between the crisis period and the assistance period there was a change in the family makeup in 23 percent of the cases studied.

The occupation of the father is, of course, an important determinant of the family's socio-economic status. Fathers in the families receiving aid to dependent children were most often in the lower-ranking occupations at the time of the family crisis; only 1 percent were professional and semiprofessional workers and only 6 percent could be called white-collar workers. About a fifth were craftsmen or foremen. The fathers of these families, more frequently than employed men in the general population, were farm laborers, sharecroppers, or other unskilled laborers. About half the mothers had a usual occupation at the time of the crisis; a relatively large proportion were in white-collar clerical and sales positions and in domestic service.

It is clear that aid to dependent children has generally not created an attitude of continuing dependency among these families by keeping them on the program for a long time. One family in every 5 was separated from aid to dependent children before the end of the first year; only 11 percent had received aid for as long as 7 years. The median length of time assistance was received was 25 months; it would have been less if the study had included the families that had received assistance for less

than 6 months. Families broken by the death of a parent more often required a relatively long period of assistance; unmarried mothers required it for a slightly shorter period than the median period for all the families studied.

The various reasons why assistance was discontinued indicate the nature of the families and the extent and methods of their recovery from the period of family crisis. Three-fourths of the families were no longer in financial need, as determined by agency budgets, when separated from aid to dependent children. For those families that had become self-supporting, the most frequently reported reason was employment or increased earnings of one or more members of the family other than a parent. In 1 case in every 5 the family had become independent as the result of support from a returned parent or of the reemployment of an incapacitated parent or the remarriage of the mother. In a few cases, receipt of old-age and survivors insurance benefits by some member of the family made the termination of aid to dependent children possible.

Twenty-five percent of the families were still in need of assistance when aid was terminated. For this group the reasons for termination centered around the fact that the family no longer met eligibility requirements set up by State or Federal legislation.

### *Homemakers and Homes*

Since one objective of aid to dependent children is to keep needy children deprived of parental support in their own homes with their mother or other close relative, an evaluation of the program rests partly on a knowledge of the homes the program preserves. In three-fourths of the families receiving aid, the homemakers fell in the age range 25-54. Forty percent of them were married and living with their husbands, many of whom were disabled. The proportion who were widowed, divorced, deserted, or separated was high, since these situations were often the crises that made the families dependent. The homemaker was the mother of the dependent child in 91 percent of these families; for white families the percentage was 93, for

Negroes it was 86, and for other races, 89.

The employment status of many homemakers changed between the crisis period and the assistance period. Of 682 homemakers employed full time in all or part of the crisis period, two-thirds were able to devote full time to the task of homemaking during the assistance period. More than a thousand homemakers had part-time jobs all or part of the crisis period, but less than 700 had this employment status in the assistance period. About 87 percent of those who had not worked in the crisis period did not have employment later. Generally there was considerable shifting from employed status to unemployed; there was slightly less shifting from unemployed to employed status and from irregular, part-time work to more regular, full-time work. In 31 percent of the families with the homemaker employed, care during the assistance period for children under age 13 was provided by the homemaker while she was employed in the home.

The median size of families considered in the study was 4.1 members for white families and 4.0 for nonwhite families, while the median size of the assistance group on the basis of which the payments were determined was 3.1 for white families and 2.7 for the nonwhite families.

While physical aspects of housing may not be determining factors in normal family living, they are conditioning factors. To measure the physical adequacy and comfort of housing, the survey considered the number of persons per room and the possession of selected housing conveniences. The homes of the assistance families were less crowded than might have been expected for a low-income group. The median number of persons per room for all families in the study was 1.0, for white families it was 0.9, and for nonwhite families, 1.2. The nonwhite families had more than 1.5 persons per room—the dividing line between adequate and crowded housing—about twice as often as white families. For both white and nonwhite families, crowded housing occurred less often in the large communities.

The housing conveniences considered were electricity, inside running water, and private inside flush toilet. Only slightly more than half the families had all three major conveniences; one-fifth of the homes had only one. The proportion of families with each of these conveniences was higher in the cities than in small communities and was higher among the white households than among the nonwhite families.

### *Income*

When aid to dependent children was not realizing its primary purpose, the reasons appeared to be essentially economic. Methods of determining the amount of the assistance payment vary considerably from State to State and in several States from county to county. Standard budget requirements according to size and composition of family have been set by State departments of public welfare. There are State variations also, though to a limited extent, in the needs included in the budget and wider variations in the amount allowed for specific budget items.

The financial resources of a family, such as earned income, old-age and survivors insurance benefits, and contributions from relatives, are deducted from the standard budget requirements of the family. The resulting deficit determines the assistance payment to the family, with certain exceptions growing out of the general financial ability of the State and its willingness to support public welfare. At the time of the survey, between one-fourth and one-third of the States did not meet the deficit in full but made payments sufficient to bring a family's total income up to a certain percentage of its budget requirements. Furthermore, about half the States have maximums for payments to each eligible individual, and several States have maximums for total family payments.

Families in the cities fared better than those in the small communities; the median assistance payment per family ranged from \$80.20 in cities of 500,000 or more to \$36.45 in communities of less than 300 persons.

Just before the termination of assistance, the median income per person of the families in the sample

(income from all sources, including the assistance payment) was approximately \$30 a month; on this basis, a mother with two children had to manage on \$90 a month. The range in median income per person, regionally, was from \$21.76 in the Southwest to \$39.33 in the Far West.

Families that had relied entirely on the assistance payment had a lower median income per person than did all other families receiving aid to dependent children. This difference was particularly evident in regions where the income level of the assistance families was generally low. In these areas the ratio of families relying solely on aid to dependent children to all other families in the study was also low, which suggests that there was a necessity in these localities for the assistance families to secure outside income of some sort—possibly at the expense of adequate child care by the homemaker or of essential schooling for older children. Since the families that relied entirely on the assistance payment did not differ significantly from the other families on the rolls as to size of family, size of community, and age of children, it appears that the income differences cannot be explained on the basis of variations in these factors. Higher budgeted maintenance cost for employed individuals in the assistance group is a partial explanation.

About 90 percent of the families in the sample had yearly incomes (assistance payment and income from all other sources) of less than \$2,000 at the time assistance was terminated. For some of these families the income may have been larger than it had been during all the period they were receiving aid to dependent children. Seventy percent of the families had incomes of less than \$1,500 a year, and about 40 percent had less than \$1,000 a year.

Lower incomes per person tended to be associated with large families in which no employable adult or older child was present rather than with small families. Incomes per person were lower also among rural families, families with young children, and families living in regions with comparatively low per capita income for the general population.

Families in which the mother had a skilled or white-collar occupation received higher income per person; the income per person was lower in families in which the mother had no usual occupation. The presence of an incapacitated father in the family tended to lower the monthly income per person since some States do not include the needs of the father in the budget and since the necessity of caring for him may sometimes have prevented the mother from holding a job.

The median monthly income per person, as well as the median assistance payment, was smaller with each additional child included in the payment, to the point that the median income per person in families with six to nine children in the assistance group was only \$19.16. This situation was the effect of such factors as relatively fixed costs of rent and utilities, of maximum limits on the assistance payments in some States, and of possible resistance of public opinion to family payments that equal or exceed wages.

Associated with lower incomes per person receiving aid to dependent children were such factors as overcrowded housing, lack of housing conveniences, inadequate schooling of children, and retardation of children in school.

### *Educational Progress of the Children*

In general, it was found that young persons who had formerly been receiving aid to dependent children and who were aged 18 or over at the time of the study had not made the same progress, educationally, as those in the general population. More significant was the finding that educational handicaps were associated with certain undesirable factors in the social situation of the families. More than two-thirds of the children had not been graduated from high school; only about half of all children in the country had so limited an education. The children aged 8-17 in the families receiving aid to dependent children also had failed to make as good progress in school as other children. Twenty-five percent of the boys aged 8-17 were educationally retarded 1 year, and 27 per-



cent 2 years or more; of the girls, 24 percent were 1 year behind the average, and 19 percent, 2 years or more. Successful achievement in school was found to be associated with urban residence, better housing, higher occupational status of older children, more awards and recognition for the children, less delinquency and child neglect, and better health care. The children on the rolls who were retarded in school or who had left school after completing only a few grades were found more often in rural areas, were more poorly housed, were concentrated in the unskilled or semiskilled occupations if they had an occupation at all, had fewer awards and other types of community recognition, were more apt to be delinquent or neglected, and had received poorer health care.

### **Indicators of the Children's Welfare**

The survey examined certain other factors that reflect the extent to which aid to dependent children affects the welfare of these children. It cannot relate all significant causes to specific effects, but it can point to significant relationships and to areas for concentration of further study and effort in finding ways of preventing dependency.

More than 85 percent of the children on the assistance rolls—91 percent of the white children and 69 percent of those of other races—were reported to have been born to legally married couples. Eleven percent of the children had been born out of wedlock before the family began receiving aid to dependent children, but only 3.4 percent since the family began receiving assistance. Four percent of the children were born out of wedlock of a stable, nonlegal union and 10.5 percent of a nonstable, nonlegal union.

More of the illegitimate children than those born in wedlock were born in large urban centers and in overcrowded housing conditions; they received assistance for a longer time and more often have been still in need when assistance was terminated, lived in homes where the homemaker was employed, and were educationally retarded.

Only 1 percent of the children on the aid to dependent children rolls had been involved in a child-neglect hearing before assistance payments began, and only 2 percent since the receipt of aid. The program's success in keeping children in their own homes is indicated by the fact that fewer than 7 percent of those under age 18 were not residing in the family home at the time assistance was terminated.

Vaccination for smallpox is a fundamental protective procedure that is widely accepted as essential for a child before his first birthday, but 57 percent of the children aged 1-5 in the survey group and 13 percent of the children aged 6-11 had not been vaccinated. A relatively high incidence of diphtheria was reported for the children in assistance families; the annual rate per 1,000 under age 18 appears to be 17 times the average national rate for all children. Fewer than half the children aged 6-17 had had dental care during the preceding 12 months, in comparison with an estimated two-thirds of all children of school age. Unmet medical needs during the preceding 9 months were reported for about 10 percent of the children under age 18, and more than half of those aged 1-5 had not had four well-child medical examinations during the first year of life.

The incidence of delinquency among children in assistance families has been surprisingly low in view of the fact that these children come from the most deprived stratum of American society and have been living in broken homes or homes with an incapacitated father or mother—factors that might be expected to be associated with delinquent behavior. A roughly computed annual rate for juvenile delinquency among the children aged 7-17 in this group shows that they compare favorably with the children in the general population in this respect—9 per 1,000 as compared with 12 per 1,000.

Delinquents among the children receiving assistance, compared with the other children in the survey group, were more frequently children without a father or other adult than the mother in the home. More of them were boys, nonwhite, and residents

of a large urban center; they had had a child-neglect hearing, were employed, and were educationally retarded.

More than half the children in the assistance group between the ages of 12 and 15 were members of community youth organizations; of all those aged 6-17, 37 percent were participating.

One in every 10 of the children aged 6-17 had received an award or some type of special recognition at school or elsewhere. These children, more frequently than the others in the group receiving aid to dependent children, had the father in the home, though incapacitated; more often had a homemaker who was employed; were less often separated from assistance while the family was still in need; less often lived in overcrowded housing conditions; were less often educationally retarded; and less often had left school before age 18 without graduating from high school. More often than the others they were participating in some community organization activity.

### **After Aid to Dependent Children**

In some ways the facts regarding young persons who had been on the aid to dependent children rolls at some earlier time can reveal more about what the program has meant to children than can information about the younger children. The median length of the period in which assistance was received for those over age 19 at the time the family was separated from assistance was slightly more than 7 years, and aid to dependent children can be considered much more of a factor in their lives than in the lives of younger children.

The proportion of this older group still living in the home was 63 percent for those 18 or 19 years of age and 28 percent for those aged 20 and over. A few lived with relatives, some were in the Armed Forces, but only 1 percent were in educational institutions and 1 percent in mental or correctional institutions. Girls more often than boys had left the parental home. More than half the children aged 20 or over who were still living with the assistance family

were contributing to its support. Of those still in the home who were employed, 80 percent were contributing to the family's maintenance.

Few of the boys married before age 18, but many of the girls had married at age 16 or 17. Among the members of the group aged 21 and over, 1 boy in every 2 was married and 3 girls in every 4.

Fully half the group aged 16 or over were trained or experienced in some occupation—boys more often than girls. The occupations extended over much of the range of jobs available in the typical American community. Eleven percent were white-collar workers; 7 percent, skilled craftsmen, foremen, or protective service workers; and 31 percent, skilled and semiskilled operatives and unskilled workers. Forty-three percent—a group including homemakers—had no usual occupation, and the occupation was not reported for 8 percent. More girls than boys were in the white-collar group, and fewer girls than boys were in skilled operative jobs.

There has been a tendency for many of these young persons to fall in their father's occupational grouping. Half of those who had an occupation had moved neither upward nor downward in relation to the father's occupation. On the other hand, 25 percent were in an occupation with generally higher income levels and social prestige and requiring educational attainment, and 23 percent had moved downward.

Girls were more successful than boys in achieving an occupation higher than that of their fathers or mothers. Differences from the parents' occupation were more noticeable among white children than among nonwhite children, and among those in large communities.

The young persons who had attained a higher occupational level than that of their parents were more often contributing to the support of the family, more often had been awarded some recognition for achievement, and were better educated, in general, than the others in the group. Achievement of an occupation relatively high in the socio-economic scale seems to have been aided by education. If the family had required aid to dependent children over a relatively long period of time (more than 4 years) the chances were less that the child would have a white-collar or skilled trade occupation.

Information was collected on criminal convictions for children aged 16 and over, to obtain an indication of possible failure in social adjustment. Few of the children who had formerly been receiving aid to dependent children were reported to have been convicted of a criminal offense—4 percent of the boys and 1 percent of the girls. Those convicted of criminal offenses were, in comparison with others in their age group who had been receiving aid to dependent children, more often living in cities of 100,000 or over and in families with lengthy crisis and assistance

periods, had a record of delinquency, and were in a low-ranking occupation, if any. They had received awards less frequently, and their families had more often been separated from aid to dependent children while they were still in need.

One in every 10 of the former recipients aged 20 and over had received some significant type of award or recognition in school or elsewhere. Graduation from high school and further education were positively associated with their chances of having received such an award. They were young persons who had a white-collar job more often than others in the group and had more likely moved above their father's occupational ranking.

### Conclusions

In many areas of the country children who are receiving aid to dependent children are not being given the support that they need—in financial assistance, education, housing, health care, casework services, and simple community neighborliness. Increased support is needed if they are to develop their potentialities in a manner that is their rightful heritage and that will enable them to make the greatest contribution to the Nation's welfare. Despite inadequacies in the program, it is believed that the great majority of these children are growing into useful citizens. Much progress has been made since the inception of the program. Opportunity for further advance lies ahead.

### EARNINGS OF AB RECIPIENTS

(Continued from page 8)

absence of programs in States that did not report any recipients in sheltered work. Among States with at least 75 recipient-earners, New York had the highest proportion in sheltered workshops (70 percent). They appeared to be concentrated in New York City, where there are several well-established facilities of that nature. Iowa was next with approximately 30 percent.

The 4,438 recipients of aid to the blind who were employed in Septem-

ber 1950 represent a selected group of blind workers in the sense that every one of the group was eligible for public assistance under the standards established in the State from which he received aid. Obviously, only visually handicapped workers who could not be self-supporting would be found on the rolls of the aid to the blind program.

The blind workers who are not dependent, however, doubtless differ from those receiving assistance in a number of important respects. As a group they are probably younger, better educated, and engaged in more

remunerative employment. One can expect to find more persons who have been rehabilitated through vocational rehabilitation programs among the self-supporting blind workers than among blind workers who receive assistance. The marginal character of the employment of blind recipient-earners and the limited amount of their earnings are therefore not surprising. They reflect, however, some of the past failures to provide positive rehabilitative services directed toward the best utilization of the productive capacities of these blind people.



# Notes and Brief Reports

## Old-Age Benefit Awards, January-June 1952

During the first half of 1952, old-age benefits were awarded to 192,000 persons, less than half the number to whom awards were made in the first 6 months of 1951. Awards made to persons who became eligible for benefits immediately in September 1950 under the 1950 provisions helped to swell the total number of awards made in January-June 1951. The absence of such awards in the first half of 1952 was responsible in part for the sharp decline from the earlier period. Another reason for the decline is the fact that many workers deferred filing their applications for benefits until the third quarter of 1952 in order to acquire 6 quarters of coverage after 1950 and thus qualify for higher monthly benefit amounts through use of the new benefit formula.

About 45 percent of the persons awarded old-age benefits in January-June 1952 were new eligibles, persons who qualified solely as a result of the liberalized insured-status provisions in the 1950 amendments (table 1). Women represented 36 percent of the new eligibles and 19 percent of the 1939 eligibles—those who were eligible under the 1939 legislation.

Of the awards to 1939 eligibles in January-June 1952, 26 percent (compared with 16 percent for the first half of 1951) were made to persons who attained age 65 during the first half of the year; the proportion was slightly higher for women than for men. Almost 34 percent of the awards to new eligibles (compared with 15 percent for the corresponding period in 1951) went to persons who reached age 65 during the first 6 months of 1952. The proportion of total awards that new eligibles represent declines at the older ages since the liberalization in the insured-status requirements was greatest for persons aged 65 (a reduction from 30 quarters of coverage to 6) and was less at each successive age. For persons

reaching their seventy-seventh birthday in the first 6 months of 1952 or earlier, there was no liberalization, since they needed only 6 quarters to

be fully insured under the 1939 law. Persons aged 75 or over represented 11 percent of the 1939 eligibles. This age group represented almost 23 percent in 1951, when awards included a substantial number made to workers aged 75 and over. Under the 1950 amendments, for the first time,

**Table 1.—Number, percentage distribution, and average monthly amount of old-age benefits awarded in January-June 1952, by eligibility status, age, and sex of beneficiary**

[Based partly on 20-percent sample]

Age <sup>1</sup>	Total			Male			Female		
	Number	Percent	Average monthly amount	Number	Percent	Average monthly amount	Number	Percent	Average monthly amount
Total <sup>2</sup> .....	191,961	100	\$39.84	140,780	100	\$42.96	51,181	100	\$31.26
65-69.....	144,569	75	40.46	102,956	73	44.25	41,613	81	31.06
70-74.....	32,297	17	38.31	25,238	18	40.15	7,059	14	31.72
75-79.....	12,300	6	38.29	10,210	7	39.34	2,090	4	33.18
80 and over.....	2,795	1	32.41	2,376	2	32.51	419	1	31.81
1939 eligibles.....	104,705	100	\$51.21	84,650	100	\$52.98	20,055	100	\$43.73
65-69.....	74,878	72	53.13	59,924	71	55.23	14,954	75	44.70
70-74.....	18,108	17	50.41	14,818	18	52.01	3,290	16	43.20
75-79.....	9,164	9	42.64	7,730	9	43.52	1,434	7	37.92
80 and over.....	2,555	2	31.31	2,178	3	31.15	377	2	32.19
New eligibles.....	85,707	100	\$25.91	55,002	100	\$27.47	30,705	100	\$23.12
65-69.....	60,089	81	26.71	42,583	77	28.78	17,506	86	23.38
70-74.....	13,863	16	22.53	10,243	19	22.90	3,620	12	21.51
75-79.....	2,755	3	22.86	2,176	4	23.33	579	2	21.08

<sup>1</sup> Age on birthday in 1952.

<sup>2</sup> Includes 1,549 old-age benefits computed under the new formula (average amount, \$42.68); data on "new

formula" benefits by eligibility status not available. <sup>3</sup> Only persons reaching their 77th birthday during July-December 1952 can qualify as new eligibles.

**Table 2.—Number and percentage distribution of old-age benefits awarded in January-June 1952 by eligibility status, amount of benefit, and sex of beneficiary**

[Based on 20-percent sample]

Amount of monthly benefit	Total		Male		Female	
	Number	Percent	Number	Percent	Number	Percent
Total <sup>1</sup> .....	191,961	100	140,780	100	51,181	100
\$20.00.....	56,004	29	32,813	23	23,191	45
20.10-29.90.....	16,188	8	9,981	7	6,207	12
30.00-39.90.....	19,694	10	13,068	9	6,626	13
40.00-49.90.....	31,854	17	23,394	17	8,460	17
50.00-59.90.....	39,548	21	33,777	24	5,771	11
60.00-68.50.....	28,673	15	27,747	20	926	2
1939 eligibles.....	104,705	100	84,650	100	20,055	100
\$20.00.....	5,097	5	3,851	5	1,246	6
20.10-29.90.....	3,279	3	1,789	2	1,490	7
30.00-39.90.....	7,028	7	3,679	4	3,349	17
40.00-49.90.....	23,773	23	16,283	19	7,490	37
50.00-59.90.....	37,751	36	32,147	38	5,604	28
60.00-68.50.....	27,777	27	26,901	32	876	4
New eligibles.....	85,707	100	55,002	100	30,705	100
\$20.00.....	50,665	59	28,901	53	21,764	71
20.10-29.90.....	12,675	15	8,045	15	4,630	15
30.00-39.90.....	12,448	15	9,227	17	3,221	10
40.00-49.90.....	7,867	9	6,933	13	934	3
50.00-59.90.....	1,430	2	1,299	2	131	( <sup>2</sup> )
60.00-68.50.....	622	1	597	1	25	( <sup>2</sup> )

<sup>1</sup> See table 1, footnote 2.

<sup>2</sup> Less than 0.5 percent.

**Table 3.—Number and average monthly amount of old-age benefits awarded under the 1950 amendments, by period of award and eligibility status**

Period of award	Total		1939 eligibles		New eligibles		
	Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount	As percent of all old-age beneficiaries
Total.....	1,278,853	\$36.50	591,336	\$49.60	685,968	\$25.36	54
September–December 1950.....	383,908	33.24	125,194	49.51	258,714	25.36	67
January–June 1951.....	435,636	37.18	219,629	48.91	216,007	25.26	50
July–December 1951.....	267,348	38.11	141,808	49.57	125,540	25.18	47
January–June 1952.....	191,961	39.84	104,705	51.21	85,707	25.91	45

<sup>1</sup> See table 1, footnote 2.

persons in this group could receive monthly benefits even though they were earning more than \$50 a month in covered employment.

The average old-age benefit awarded in January–June 1952 was \$39.84, an increase of \$2.66 from the average amount awarded in the first half of 1951 (table 1). This higher average benefit was due partly to the decrease in the proportion of new eligibles, who in the first half of 1951 represented half the total number of awards and in the corresponding period of 1952 only 45 percent. The average benefit awarded these new eligibles was \$25.91, slightly more than in the first half of 1951; the average for the 1939 eligibles was \$51.21, which also represents an increase. The average benefit amount for women was lower than for men; the difference was \$9.25 for 1939 and \$4.35 for new eligibles.

The minimum monthly amount of \$20 was payable in 59 percent of the awards to new eligibles; for women, comprising more than one-third of the newly eligible group, 71 percent of the awards were for the minimum amount (table 2). In contrast, for the 1939 eligibles the \$20 minimum was payable in only 5 percent of the awards, while \$50 or more was payable to 63 percent of this group. Most of the new eligibles were persons who had worked irregularly since 1936 or who had worked for only a limited period in employment covered by old-age and survivors insurance. Consequently, they did not have enough quarters of coverage to be insured under the 1939 amendments but did qualify as a result of

the liberalized insured-status provisions in the 1950 amendments. Such persons have, on the whole, substantially lower average monthly wages, fewer increment years, and, as a result, lower benefit amounts than do persons insured under the 1939 amendments, who are more likely to have worked regularly in covered employment.

The total number of persons awarded old-age benefits in the first half of 1952 includes 1,549 beneficiaries whose benefits were computed under the new formula provided by the 1950 amendments, which uses only earnings after 1950. The amount of these benefits at the time of the award was substantially smaller than the amount payable after the necessary recomputation. Since wages in the two calendar quarters preceding the quarter in which application for benefits is filed were excluded in the initial benefit computation under the 1950 amendments, these benefits were determined through use of wages in the first 9 months of 1951 and a

statutory minimum divisor of 18 months. These initial amounts have been recomputed to take the wages in the succeeding 6 months into account. Benefits at the resulting higher rate were payable immediately and the difference between the recomputed benefit and the initial benefit was payable retroactively to the date of entitlement.

The decreasing proportion that the number of benefits awarded to new eligibles bears to the total may be seen in table 3. The average old-age benefit award has gone up continuously, for a total increase of \$6.60 since the initial period in 1950. This rise was due chiefly to the decreasing proportion of new eligibles, whose average benefit remained only slightly more than half that payable to 1939 eligibles.

The rapid growth in the number of new eligibles receiving old-age benefits is indicated in table 4, which shows the number and amount of old-age benefits in current-payment status in 6-month intervals, June 1950–June 1952. By the end of June 1952, the new eligibles comprised one-fourth of all old-age beneficiaries. Although the average benefit payable to 1939 eligibles has risen steadily, the average amount payable to all old-age beneficiaries in current-payment status has dropped as the proportion of new eligibles has increased.

## Employers, Workers, and Wages, First Quarter 1952

The number of workers in covered employment during January–March

**Table 4.—Number and average monthly amount of old-age benefits in current-payment status at the end of each half-year, by eligibility status, June 1950–June 1952**

[Numbers in thousands; based partly on 20-percent sample]

Half-year ending—	Total		1939 eligibles		New eligibles		
	Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount	As percent of all old-age beneficiaries
June 1950.....	1,385	\$26.30	1,385	\$26.30	—	—	—
December 1950.....	1,771	43.86	1,517	46.96	254	\$25.33	14
June 1951.....	2,061	42.57	1,654	47.17	406	25.13	21
December 1951.....	2,278	42.14	1,738	47.44	540	25.07	24
June 1952.....	2,372	41.98	1,770	47.69	601	25.17	25

<sup>1</sup> Includes 1,529 old-age benefits computed under the new formula; data on "new formula" benefits by eligibility status not available.



**Estimated number of employers<sup>1</sup> and workers and estimated amount of wages in employment covered under old-age and survivors insurance, by specified period, 1940-52<sup>2</sup>**

[Corrected to Dec. 5, 1952]

Year and quarter	Employers reporting wages <sup>3</sup> (in thousands)	Workers with taxable wages during period <sup>4</sup> (in thousands)	Taxable wages <sup>5</sup>		All workers in covered employment during period <sup>6</sup> (in thousands)	Total payrolls in covered employment <sup>6</sup>	
			Total (in millions)	Average per worker		Total (in millions)	Average per worker
1940.....	2,500	35,393	\$32,974	\$932	35,393	\$35,668	\$1,008
1941.....	2,646	40,976	41,848	1,021	40,976	45,463	1,110
1942.....	2,655	46,363	52,939	1,142	46,363	58,219	1,256
1943.....	2,394	47,656	62,423	1,310	47,656	69,653	1,462
1944.....	2,469	46,296	64,426	1,392	46,296	73,349	1,584
1945.....	2,614	46,392	62,945	1,357	46,392	71,560	1,543
1946.....	3,017	48,845	69,088	1,414	48,845	79,260	1,623
1947.....	3,246	48,908	78,372	1,602	48,908	92,449	1,890
1948.....	3,298	49,018	84,122	1,716	49,018	102,255	2,086
1949.....	3,316	46,796	81,808	1,748	46,796	99,989	2,137
1950 <sup>7</sup> .....	3,340	48,100	87,498	1,819	48,100	109,804	2,283
1951 <sup>8</sup> .....	4,220	54,500	111,075	2,038	54,500	133,800	2,455
1943							
January-March.....	1,971	36,537	15,462	423	36,537	15,760	431
April-June.....	2,008	37,483	16,561	442	37,557	17,400	463
July-September.....	1,998	37,682	15,838	420	38,057	17,498	460
October-December.....	2,001	36,016	14,562	404	37,593	18,995	505
1944							
January-March.....	2,010	36,326	17,362	478	36,326	17,696	487
April-June.....	2,048	36,893	17,284	468	36,992	18,185	492
July-September.....	2,038	37,301	16,243	435	37,752	18,359	496
October-December.....	2,039	35,629	13,537	380	37,789	19,109	506
1945							
January-March.....	2,076	35,855	17,874	499	35,855	18,262	509
April-June.....	2,149	35,854	17,541	489	35,949	18,558	516
July-September.....	2,176	35,684	14,982	420	36,285	17,261	476
October-December.....	2,199	33,598	12,548	373	35,973	17,478	486
1946							
January-March.....	2,287	36,038	16,840	467	36,038	17,397	483
April-June.....	2,416	38,055	17,845	469	38,153	19,079	500
July-September.....	2,478	39,670	17,709	446	40,228	20,222	503
October-December.....	2,513	37,945	16,694	440	39,930	22,562	565
1947							
January-March.....	2,509	38,765	20,805	537	38,765	21,497	555
April-June.....	2,587	39,801	20,655	519	40,175	22,245	554
July-September.....	2,617	40,255	19,555	486	41,155	23,035	560
October-December.....	2,609	37,448	17,357	463	40,748	25,672	630
1948							
January-March.....	2,588	39,560	23,080	583	39,560	23,923	605
April-June.....	2,690	40,245	22,708	564	40,524	24,668	609
July-September.....	2,699	40,585	21,150	521	41,675	25,700	617
October-December.....	2,661	36,790	17,184	467	41,540	27,964	673
1949							
January-March.....	2,639	38,162	23,376	613	38,162	24,254	636
April-June.....	2,693	38,591	22,571	585	38,864	24,570	632
July-September.....	2,697	38,333	20,160	526	39,601	24,971	631
October-December.....	2,692	34,529	15,701	455	39,477	26,194	664
1950							
January-March <sup>9</sup> .....	2,671	37,400	23,490	628	37,400	24,316	650
April-June <sup>9</sup> .....	2,766	39,200	24,052	614	39,500	26,210	664
July-September <sup>9</sup> .....	2,768	40,400	22,382	554	41,800	28,165	674
October-December <sup>9</sup> .....	2,741	36,000	17,574	485	41,700	31,113	746
1951							
January-March <sup>9</sup> .....	3,552	44,000	30,175	686	44,000	30,900	702
April-June <sup>9</sup> .....	3,630	45,500	30,600	673	45,800	32,900	718
July-September <sup>9</sup> .....	3,610	45,500	27,700	609	47,000	34,000	723
October-December <sup>9</sup> .....	3,620	42,000	22,600	538	47,000	36,000	766
1952							
January-March <sup>9</sup> .....	3,620	45,000	33,000	733	45,000	34,000	756

<sup>1</sup> Number corresponds to number of employer returns. A return may relate to more than 1 establishment if employer operates several separate establishments but reports for concern as a whole.

<sup>2</sup> Data exclude joint coverage under the railroad retirement and old-age and survivors insurance programs.

<sup>3</sup> Quarterly and annual data for 1937-39 were presented in the *Bulletin* for February 1947, p. 31; quarterly data for 1940 were in the *Bulletin* for August

1947, p. 30; quarterly data for 1941 and 1942 were in the *Bulletin* for February 1948, p. 31.

<sup>4</sup> A description of these series and quarterly data for 1940 were presented in the *Bulletin* for August 1947, p. 30; quarterly data for 1941 and 1942 were in the *Bulletin* for February 1948, p. 31.

<sup>5</sup> Preliminary.

<sup>6</sup> Preliminary; includes data for new coverage under the 1950 amendments, except for newly covered self-employed persons and their earnings.

1952, not including the self-employed covered by old-age and survivors insurance, is estimated at 45 million, and their taxable wages are estimated at \$33 billion. These totals are 2.3 percent and 9.4 percent higher, respectively, than in the corresponding quarter of 1951, and 7.1 percent and 46.0 percent higher than in the fourth quarter of 1951.

Average taxable wages, estimated at \$733, were 6.9 percent higher than in January-March 1951 and 36.2 percent greater than in October-December 1951. The increases from the first quarter of 1951 are in line with the changes in general employment levels and in wage rates, while the increases from the fourth quarter of 1951 are explained by the fact that under the \$3,600 statutory maximum all or part of the wages received by many workers in covered employment in the last quarter of the year are not taxable.

Wages, taxable and nontaxable, received in January-March 1952 by workers in employment covered by the program amounted to an estimated \$34 billion. This total is 10 percent higher than that in January-March 1951 but 5.6 percent lower than the wages paid in October-December 1951. The average amount per worker in covered employment is estimated at \$756, an increase of 7.7 percent from the average in January-March 1951, but 1.3 percent less than that in October-December 1951. The increases reflected a rise in employment and higher average weekly earnings; the decreases reflected seasonal changes.

An estimated 3.6 million employers reported payment of taxable wages in the first quarter of 1952, about the same number as in the preceding quarter and 1.9 percent more than in January-March 1951.

## Public Assistance Terms

The BULLETIN carries each month in the Current Operating Statistics section tabular data on the operations of the public assistance programs. The following definitions explain briefly the meaning of the terms used in these tables.

Public assistance programs, financed from Federal, State, and, in some instances, local funds, provide aid to families or persons on the basis of need and usually also of other eligibility conditions. The programs furnish assistance primarily to families or individuals in their homes, although they may also assist recipients living in boarding or nursing homes or in some types of public or private institutions. The assistance may be in the form of money (cash or check) or vendor payments for goods or services, including payments for medical care. The cost of remedial care may be included in vendor payments for medical care. Public programs providing allowances or benefits to persons on a basis other than need are not considered public assistance. There are four special types of assistance—the State-Federal programs—and the State-local programs of general assistance.

### **Special Types of Public Assistance**

Old-age assistance, aid to the blind, aid to dependent children, and aid to the permanently and totally disabled are designated as special types of public assistance because they aid special groups of needy persons. These categories of persons are broadly defined by the assistance titles of the Social Security Act and are specifically defined for each State by State law and administrative regulation.

The data presented in the monthly series are for programs administered under plans approved by the Social Security Administration for Federal financial participation and for similar programs in States in which the only public program for a particular category is administered without Federal funds. The data exclude a few small programs, similar in type, that are financed from State or local funds only but administered concurrently with State-Federal programs.

### **General Assistance**

General assistance is administered and financed by State and/or local governments and is designed to aid individuals and families when their needs are not otherwise met. General assistance is variously called general

relief, home relief, direct relief, indigent aid, and so on. The term excludes programs that are limited to special groups, such as statutory veterans' relief or foster-family care for children, but it may include programs limiting eligibility on the basis of employability. Since the unifying influence of Federal participation is lacking in general assistance, variations in State and local practices affect the comparability of such data even more than they affect data for the special types of assistance.

### **Recipients**

Data on recipients of old-age assistance, aid to the blind, and aid to the permanently and totally disabled represent the number of persons to whom or on whose behalf payments are made for a specified month. Data on recipients of aid to dependent children are shown in terms of (a) the number of children on whose behalf payments of this type of aid are made, (b) the number of families in which these children are living, and (c) the number of recipients, which includes the children and one parent or other adult relative in families in which the requirements of at least one such adult are considered in determining the amount of assistance. In some cases the needs of more than one parent may be included in the budget for families receiving aid to dependent children, but not more than one adult is counted as a recipient in each family.

Under general assistance, recipients represent the number of cases receiving assistance. The unit of count follows the administrative practice of the agency. Thus two families in a single household may be regarded as a single case by one agency and as two cases by another agency. The number of general assistance cases is increased in some States by the practice of supplementing payments of the special types of assistance. Such supplementation may be for either maintenance or medical care. Cases in which the allowance is for burial only are generally excluded.

The numbers of recipients in the several States are imperfect gauges of differences in the numbers of needy individuals because of variations in eligibility conditions and

the unequal ability of States to aid needy persons.

Because some recipients receive more than one type of assistance, the total number of recipients of public assistance in a State may be smaller than the sum of the recipients of the various types.

### **Payments**

The data represent payments for a specified month made to or on behalf of recipients and charged by the State or local agency to the specified type of assistance. Payments for the special types of assistance are money payments to recipients and vendor payments for medical care.

Data on general assistance show payments to cases in cash or kind and orders on vendors for goods or services supplied to general assistance cases. A relatively high rate of case turn-over and payment periods shorter than a month increase the number of small payments of general assistance and reduce the average payment. Likewise, the practice in a few States of using general assistance to supplement other types of assistance for maintenance needs increases the caseload and lowers their average general assistance payment. On the other hand, the average payment is raised in those States in which supplementation takes the form of payment of large medical bills.

For all programs, expenditures for burials are generally excluded.

### **Initial Effect of the 1952 Amendments on Assistance Payments**

Effective October 1, 1952, the maximums on assistance payments in which the Federal Government will share was raised from \$50 to \$55 for persons who are aged, blind, or permanently and totally disabled.<sup>1</sup> The formula for determining the Federal share of these payments was changed from three-fourths of the first \$20

<sup>1</sup> The Federal maximums apply to the sum of the money payment to a recipient plus any payments made in his behalf to a physician, hospital, or other supplier of medical services. This analysis is based only on changes in money payments to recipients.



of the average payment per recipient plus one-half of the balance within the maximum to four-fifths of the first \$25 of the average payment per recipient plus one-half of the balance of the matchable portion. In aid to dependent children the maximums were raised from \$27 for a needy adult caring for the children, \$27 for the first child in the family, and \$18 for each additional child to \$30, \$30, and \$21, respectively. The Federal share in the costs of this program was changed from three-fourths of the first \$12 of the average pay-

ment per person, plus one-half the balance within the maximums, to four-fifths of the first \$15 of the average per person, plus one-half of the balance of the matchable portion. The amendments made it possible for the States, without increasing the amount of State and local expenditures per recipient, to increase payments \$5 monthly for the aged, the blind, and the disabled and \$3 for each recipient in aid to dependent children.

Potential increases in payments, however, were offset for some re-

cipients who were also beneficiaries under the old-age and survivors insurance program. In February 1952, the last month for which data are available, 15 percent of the old-age assistance cases received old-age and survivors insurance benefits; in aid to dependent children, 5 percent of the families received such benefits.<sup>2</sup> Under the insurance program, higher benefits were paid, beginning with the month of September 1952, and most State agencies considered the increased income from this source in determining the amount of the assistance payments in October. In a State that planned to give recipients the full advantage of the additional Federal funds, average payments would therefore be likely to increase somewhat less than \$5 and \$3 per recipient.

To increase payments to recipients, it is necessary for a State to take some type of action. For States with maximums, an increase in their maximums results in increased payments to most of the cases receiving the maximum amount. For cases receiving payments at less than the maximums, and for States without maximums on individual payments, payments can be raised by increasing the amounts included in the budget for specified items or by adding items to the budget. Those States that had earlier found it necessary to reduce payments by making percentage cuts in the budget deficit or in requirements could raise payments by reducing the amount of such cuts or eliminating them. One or more of these types of action was taken by most of the States in October.<sup>3</sup>

Some States, however, had made recent increases in payments and in October effected few or relatively minor changes. A few States were providing assistance at a level that they believed met need at a reasonable standard and did not take any action to raise payments. Some States

Table 1.—Special types of public assistance: Change in average payments per recipient in States affected by the 1952 amendments to the Social Security Act, by program and State, September–October 1952

State	Old-age assistance	Aid to dependent children <sup>1</sup>	Aid to the blind	Aid to the permanently and totally disabled
United States average <sup>2</sup>	+\$2.60	+\$1.50	+\$2.31	+\$2.23
Alabama	+4.59	+7.76	+2.56	+3.91
Alaska	— .75	— .14	( <sup>3</sup> )	—
Arizona	+4.52	+3.11	+3.77	—
Arkansas	+7.43	+3.07	+5.58	+4.97
California	+3.69	+3.33	+4.66	—
Colorado	— .98	— .19	+ .12	+ .05
Connecticut	+1.86	+2.16	+3.95	—
Delaware	+ .30	+ .03	+3.30	+ .62
District of Columbia	+2.94	+1.64	+3.76	+4.42
Florida	+1.19	+1.05	+2.03	—
Georgia	+4.67	+4.54	+4.89	+5.06
Hawaii	+ .28	— .31	+1.87	+ .46
Idaho	+3.21	+2.51	+3.93	+3.71
Illinois	— .44	+ .05	— .10	+ .07
Indiana	+ .27	+1.49	+ .81	—
Iowa	+4.27	+2.86	+4.85	—
Kansas	+4.24	+1.85	+6.65	+3.50
Kentucky	+4.83	+3.06	+5.16	—
Louisiana	+1.33	— .04	+ .25	+ .62
Maine	—1.75	+1.60	—1.45	—
Maryland	— .38	+ .14	+ .54	+ .35
Massachusetts	— .64	+ .05	+ .55	+1.22
Michigan	+ .51	+ .04	+1.55	+1.98
Minnesota	— .56	+ .23	—3.88	—
Mississippi	+1.52	+ .01	+ .02	+ .05
Missouri	+4.90	+2.22	0	+4.97
Montana	+3.91	+2.21	+4.45	+5.00
Nebraska	+ .51	0	+1.03	—
Nevada	+1.90	—	—	—
New Hampshire	+1.15	+2.19	+1.45	( <sup>3</sup> )
New Jersey	+1.00	+1.79	— .19	+1.32
New Mexico	+2.99	+ .71	+3.82	+ .21
New York	+1.02	+1.00	+1.08	+1.49
North Carolina	+1.66	+ .83	+1.69	+3.09
North Dakota	+ .39	+ .59	— .80	—1.09
Ohio	— .62	+1.64	+1.69	+4.05
Oklahoma	+5.40	+0.49	+6.49	+6.00
Oregon	+3.37	+2.80	+4.93	+3.55
Pennsylvania	+3.12	+1.96	+ .09	+3.72
Rhode Island	+ .24	+ .09	+ .40	—1.63
South Carolina	+4.11	+1.00	+8.29	— .06
South Dakota	+1.01	+1.58	+1.23	+1.97
Tennessee	+4.00	+ .16	+1.82	—
Texas	+4.68	+3.45	+5.14	—
Utah	+ .82	+ .88	+2.00	+2.90
Vermont	— .29	+2.61	— .11	+ .12
Virginia	+ .45	+ .81	+ .45	+ .93
Washington	+3.90	+ .29	+4.29	+ .41
West Virginia	+4.97	+3.25	+4.92	+4.87
Wisconsin	+1.22	+1.49	+1.83	+1.07
Wyoming	+3.72	+2.60	+5.03	+5.40

<sup>1</sup> Recipients include the children and 1 parent or other adult relative in families in which the requirements of at least one such adult were considered in determining the amount of assistance.

<sup>2</sup> Excludes Puerto Rico and the Virgin Islands and, for aid to dependent children and aid to the blind, Nevada.

<sup>3</sup> Average not computed; base less than 50 recipients.

<sup>2</sup> For State data on proportion of old-age assistance and aid to dependent children cases receiving old-age and survivors insurance benefits, see the *Bulletin*, August 1952, pp. 13–15.

<sup>3</sup> Data are excluded for Puerto Rico and the Virgin Islands, which were not affected by the amendments, and for the Nevada programs for needy children and blind persons, which are administered without Federal financial participation.

**Table 2.—Specified types of public assistance: Number of States by amount of change in average payment per recipient, September-October 1952<sup>1</sup>**

Interval	Number of States		
	Old-age assistance	Aid to the blind	Aid to the permanently and totally disabled
Total.....	51	50	37
Payments increased:			
\$5.00 or more.....	2	7	4
4.00-4.99.....	11	7	5
3.00-3.99.....	7	6	7
2.00-2.99.....	2	2	1
1.00-1.99.....	11	9	6
Less than \$1.00.....	9	11	11
No change in payments.....		1	
Payments decreased.....	9	7	3

<sup>1</sup> Excludes Puerto Rico, the Virgin Islands, and, for Nevada, aid to the blind.

will make changes in a later month, and a few States will adjust payments as cases are reinvestigated to determine continuing eligibility. The full effect of the amendments, therefore, is not reflected in the October figures. Some States, moreover, increase cost standards following a regular procedure for pricing items included in the standard and adjusting cost figures either at regular intervals or when the consumers' price index shows a specified percentage movement upward or downward. Increases in payments in these States cannot be related to the amendments, although in a few States the effective date of the amendments may have influenced the timing of the changes.

In old-age assistance, 41 of the 51 States made changes affecting payments in October. Twenty-one of the 36 States with maximums in September raised them in October. Oklahoma had removed the maximum on payments in July. A number of States have maximums in excess of the Federal limits, and in a few States they are high enough to meet the needs of practically all recipients. In some States, however, the maximums are lower than those specified in the Federal act.

Twenty-six States increased the cost figures for one or more items included in their assistance standards, and five States added items in October. In September, nine States

were making percentage or other cuts in payments. In October, three of these States met 100 percent of need, within the maximums, and four States increased the percentage of need met. One State increased the percentage reduction but in relation to more adequate standards, and there was no change in the reduction in one State.

As a result of the various types of action taken by assistance agencies, average payments for old-age assistance increased \$2.60 from September to October. This change represents the net effect of higher payments in 42 States—ranging from \$0.24 to \$7.43—and of slightly lower payments in nine States. Only Arkansas and Oklahoma raised payments as much as \$5.00 on the average; in 11 States the increases ranged from \$4.00 to \$4.99 (tables 1 and 2).

Some agencies made changes during July, August, or September that affected assistance payments. Agencies making changes in earlier months were less likely to adjust payments again in October, although a few did so. For the 51 States, the increase in average payments for old-age assistance from June to October was \$3.38, with 43 States showing increases, seven showing small decreases, and one having no change. From June to October, average payments increased by \$5.00 or more in five States and \$4.00-4.99 in 10 States.

The largest drop in the average payment for old-age assistance from June to October—\$1.67—occurred in Rhode Island, which in July began meeting part of the cost of medical care through direct payments to physicians, hospitals, and other suppliers of medical services. Previously amounts for some of these services were included in money payments to recipients. In Colorado, where September payments had increased \$10.00, there was a decrease of \$1.00 in October. Other States with small decreases in payments include those that were already making payments that they believed to be adequate and a few States with small increases for some recipients that were apparently offset by lower payments to other recipients. Adjustments of payments to reflect higher benefits under

the old-age and survivors insurance program may account for the drop in the average payment in a few States.

The difficulty of evaluating the effect of each type of action is illustrated by the situation in Kentucky, which raised maximums for each program and also increased cost standards for a number of items, including food and clothing. Beginning in October the circumstances in which nursing service could be supplied were restricted somewhat, and certain other changes were made in the assistance standards.

In September the agency had met 100 percent of need under the standards and within the maximums then in effect for old-age assistance and aid to the blind. October payments represented only 87 percent and 89 percent, respectively, of the budget deficit within the new maximums. In aid to dependent children, the percentages of need met were reduced from 68 in September to 59 in October. The net effect of all these changes was an increase in Kentucky of \$4.83 in the average payment for old-age assistance, \$5.16 for recipients of aid to the blind, and \$3.06 per person in families receiving aid to dependent children.

In aid to dependent children the average payment per family in the 50 States affected by the amendments rose \$5.36 from September to October. The average increase per recipient was \$1.50. Average payments were higher in 45 States and lower in four, with no change in one State (tables 1 and 3). Average payments per recipient rose as much as \$3.00 in seven States, and in nine States the

**Table 3.—Aid to dependent children: Number of States by amount of change in average payment per recipient, September-October 1952<sup>1</sup>**

Interval	Number of States
Total.....	50
Payments increased:	
\$3.00 or more.....	7
2.00-2.99.....	9
1.00-1.99.....	12
Less than \$1.00.....	17
No change in payments.....	1
Payments decreased.....	4

<sup>1</sup> Excludes Nevada, Puerto Rico, and the Virgin Islands.



increase was \$2.00-2.99. Increases in payments for aid to dependent children were effected through higher maximums in 22 of the 30 States with maximums and increasing cost standards or adding items, or taking both types of action, in 26 States. Two States eliminated percentage or other cuts in payments in October, and three States reduced the amount of the cuts in payments. Four States made no change in the percentage reductions, and one State made greater reductions but in relation to the more adequate standards recently adopted. In two States, policies affecting reductions did not change, but precise information on the percentages used in October is not available.

Changes similar to those for old-age assistance occurred in the programs for the needy blind and disabled. In aid to the blind the average payment rose \$2.31. Payments were higher in 42 States; there were small decreases in seven States and no change in one State. In the program for aid to the permanently and totally disabled, the average payment for the States affected by the amendments increased by \$2.23 from September to October; 34 of the 37 States reported higher averages.

The average payment to cases receiving general assistance increased \$1.53 in October. Payments were higher in 40 of the 48 States for which averages may be shown. In a few States, general assistance cases benefited indirectly from the 1952 amendments to the Social Security Act. Any across-the-board increase in cost standards by agencies administering general assistance as well as the special types of assistance tends to raise payments in all programs.

Total assistance payments in October exceeded the total in September by \$10.0 million. Payments to recipients of old-age assistance increased by \$6.5 million, and payments to families receiving aid to dependent children rose \$2.6 million. Total payments for each of the special types of assistance increased 5-6 percent. These assistance payments went to somewhat fewer aged persons and families with dependent children in October than in September. There was a small increase in the number of blind persons receiving assistance, and the

number of the permanently disabled continued to grow. General assistance caseloads dropped 1.4 percent, and the average rise in the assistance payments was somewhat less than for the other programs. As a result, total payments to these cases rose only 1.8 percent.

## Recent Publications\*

### Social Security Administration

**CHILDREN'S BUREAU.** *Personnel in Public Child Welfare Programs*, 1951. (Children's Bureau Statistical Series, No. 13.) Washington: The Bureau, 1952. 15 pp. Processed.

A report on the 4,465 full-time professional public child welfare employees. Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C.

**DORNENBURG, ELEANOR B.** *Home-maker Service—A Preventive to Placement of Children in Foster Care*. Washington: The Children's Bureau, 1952. 15 pp. Processed.

A paper presented at a session of the Child Welfare League of America at the National Conference of Social Work, Chicago, in May 1952, with discussions by Leon H. Richman and Mrs. Tracy C. Clough. Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C.

**OFFICE OF THE COMMISSIONER.** *DIVISION OF THE ACTUARY. Summary of the Old-Age and Survivors Insurance System as Modified by the 1952 Amendments*. Washington: The Division, Aug. 1952. 5 pp. Processed.

Limited free distribution; apply to the Division of the Actuary, Social Security Administration, Washington 25, D. C.

**VAN EENAM, WELTHA, and PENMAN, MARTHA E.** *Analysis of 346 Group Annuities Underwritten in 1946-50*. (Actuarial Study No. 32.) Washington: Office of the Commis-

sioner, Division of the Actuary, 1952. 64 pp. Processed.

Analyzes the benefit and contribution provisions of 346 contracts written in 1946-50 and compares them with 376 plans underwritten during 1942-46. Limited free distribution; apply to the Division of the Actuary, Social Security Administration, Washington 25, D. C.

### General

**"Extension of Social Security in Ireland."** *Industry and Labour*, Geneva, Vol. 8, Oct. 1, 1952, pp. 321-322. 25 cents.

Describes the June 1952 legislation liberalizing the social insurance, assistance, and children's allowance programs.

**GLADIEUX, BERNARD L.** "Civil Service Versus Merit." *Public Administration Review*, Chicago, Vol. 12, Summer 1952, pp. 173-177. \$6 a year.

Evaluates civil service and suggests improvements that "will make career service synonymous with merit."

**GREAT BRITAIN. MINISTRY OF LABOR AND NATIONAL SERVICE.** *Report for the Year 1951*. (Cmd. 8640.) London: H. M. Stationery Office, 1952. 174 pp. 6s.

**INSTITUTE OF LIFE INSURANCE.** *Life Insurance Fact Book 1952*. New York: The Institute, 1952. 107 pp.

Includes information about group life insurance, annuities, insured pension plans, and social security.

**INSTITUTE OF LIFE INSURANCE. WOMEN'S DIVISION.** *A Discussion of Family Money: How Budgets Work and What They Do*. (Revised October 1952.) New York: The Institute, 1952. 24 pp. Copies available from the Director, Women's Division, Institute of Life Insurance, 488 Madison Avenue, New York 22, New York.

**KING, CLARENCE.** *Your Committee in Community Action*. New York: Harper & Brothers, 1952. 114 pp. \$2.

Designed as a guide for persons serving on public committees.

### Retirement and Old Age

**COLBY, EVELYN, and FORREST, JOHN G.** *Ways and Means to Successful Retirement*. New York: B. C. Forbes and Sons Publishing Co., Inc., 1952. 250 pp. \$3.50.

Discusses social security and pensions, self-employment, hobbies, living arrangements, health, recreation,

\* Prepared in the Library, Federal Security Agency. Orders for the publications listed should be directed to publishers and booksellers; Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

sources of income, and budgeting. Suggests reading material that will be helpful in preparing for retirement.

FORDE, LOIS E. "A Look at Adjustment to Retirement." *Management Record*, New York, Vol. 14, Oct. 1952, pp. 374-376 ff.

Describes the retirement-preparation programs in several large companies.

NEW YORK. STATE. JOINT LEGISLATIVE COMMITTEE ON PROBLEMS OF THE AGING. *Age Is No Barrier*. (Legislative Document No. 35, 1952.) Newburgh: The Committee, 1952. 171 pp. Free copies may be obtained from State Senator Thomas C. Desmond, Chairman, 94 Broadway, Newburgh, N. Y.

Includes Advanced Planning for Community Programs for the Aging, by Ollie A. Randall; An Institute for Training Community Leaders, by John A. Ruskowski; Discrimination in Employment of Older Workers in Various Countries of the World, by Albert J. Abrams; Strengthening Weak Spots in Public and Private Pension Plans, by Wilbur J. Cohen; and Old Age in a Rural Township, by Roland L. Warren.

"Old Age Pensions in Norway." *Industry and Labour*, Geneva, Vol. 8, Oct. 15, 1952, pp. 351-353. 25 cents.

"Pension Insurance in Japan." *Industry and Labour*, Geneva, Vol. 8, Oct. 1, 1952, pp. 322-324. 25 cents.

PUCHEK, MICHAEL. *Pension Plan Policies and Practices*. (Bulletin No. 21.) Ithaca, N. Y.: New York State School of Industrial and Labor Relations, Cornell University, July 1952. 62 pp. 25 cents.

The experience of 11 pension plans.

SCHOTTLAND, CHARLES I. "California Plans for Its Aging Population." *Public Welfare*, Chicago, Vol. 10, Oct. 1952, pp. 103-106. \$1.

### Employment

SHARTLE, CARROLL L. *Occupational Information, Its Development and Application*. (2d ed.) New York: Prentice-Hall, Inc., 1952. 425 pp. \$6.65.

U. S. DEPARTMENT OF LABOR. BUREAU OF LABOR STATISTICS. *Work Injuries in the United States During 1950*. (Bulletin No. 1098.) Washington: U. S. Govt. Print. Off., 1952. 33 pp. 25 cents.

### Public Welfare and Relief

ANDERSON, JOSEPH P. *Opportunities in Social Work*. New York: Vo-

cational Guidance Manuals, 1952. 112 pp. \$1.

Includes a discussion of the economic status of social workers, educational preparation, typical jobs, and ways to get started in social work.

KUMARAPPA, J. M. "Education for Professional Social Work." *Indian Journal of Social Work*, Andheri, Bombay, Vol. 13, June 1952, pp. 58-65. \$1.

MEHTA, B. H. "Historical Background of Social Work in India." *Indian Journal of Social Work*, Andheri, Bombay, Vol. 13, June 1952, pp. 1-14. \$1.

*Modern Philanthropy and Human Welfare*. New York: The Grant Foundation, Inc., 1952. 39 pp.

A round-table discussion, "Can free philanthropic enterprise now influence significantly the course of modern health and welfare?"

NATIONAL CONFERENCE OF SOCIAL WORK. *The Social Welfare Forum, 1952: Official Proceedings, 79th Annual Meeting . . . Chicago, Illinois, May 25-30, 1952*. New York: Published for the National Conference of Social Work by the Columbia University Press, 1952. 305 pp. \$5.

Among the 24 papers are Social Work's Response to Democracy's Challenge, by Lester B. Granger; Social Welfare in a Changing World, by Adlai E. Stevenson; Community Cooperation for the Community's Welfare, by Louis B. Seltzer; Economic Factors Affecting Family Living, by Ewan Clague; Comments on the International Fellowship Program, by Dorothy Lally; Establishing Confidence in Our Social Welfare Programs, by Phyllis Osborn; Future Directions in Foster Care for Children, by John E. Dula; Improving Services to the Permanently and Totally Disabled, by Mary S. Weaver; and Changing Roles of Public and Private Social Welfare Agencies, by Donald S. Howard.

NATIONAL SOCIAL WELFARE ASSEMBLY. COMMITTEE ON FUTURE PROGRAM. *Report of the Committee on Future Program as Adopted by the National Social Welfare Assembly, December 4-5, 1951*. New York: The Assembly, 1952. 80 pp. 50 cents.

UNITED NATIONS. DEPARTMENT OF SOCIAL AFFAIRS. *Study of Assistance to Indigent Aliens*. New York: United Nations, 1951. 81 pp. 50 cents.

WICKENDEN, ELIZABETH. "Bienestar Publico—Puerto Rico's Contribu-

tion to Public Welfare." *Public Welfare*, Chicago, Vol. 10, Oct. 1952, pp. 107-113. \$1.

### Maternal and Child Welfare

CAMA, K. H. "Child Welfare in India." *Indian Journal of Social Work*, Andheri, Bombay, Vol. 13, June 1952, pp. 33-38. \$1.

FIELD, MARSHALL, III. "The Challenge We Face." *Public Aid in Illinois*, Chicago, Vol. 19, Sept. 1952, pp. 1-4.

The president of the Child Welfare League of America looks at trends and problems in child welfare.

GRIFFITHS, WILLIAM. *Behavior Difficulties of Children as Perceived and Judged by Parents, Teachers, and Children Themselves*. Minneapolis: University of Minnesota Press, 1952. 116 pp. \$3.

A study made to find out the kinds of behavior problems children think they have in comparison to those their parents and teachers think they have.

McCLEERY, SARABELLE. "The Adoption Worker's Role and His Personality in the Professional Adoption Process." *Child Welfare*, New York, Vol. 31, Oct. 1952, pp. 3-8 f. 35 cents.

SLAVSON, S. R. *Child Psychotherapy*. New York: Columbia University Press, 1925. 332 pp. \$4.50.

Designed primarily as a clinical study, with special emphasis on the treatment process of the emotionally disturbed and socially maladjusted child.

UNITED NATIONS. DEPARTMENT OF SOCIAL AFFAIRS. *Children Deprived of a Normal Home Life*. New York: United Nations, 1952. 38 pp. 25 cents.

Reviews the problem, considers the effects on the child of being deprived of a normal home life, and recommends keeping him in his own home whenever possible.

### Health and Medical Care

BERLIOZ, CHARLES. "The Professional Secrecy of the Medical Profession and Social Security Legislation in France." *Bulletin of the International Social Security Association*, Geneva, July-Aug. 1952, pp. 236-247. \$2.50 a year.

Considers "the possible situations which the doctor, whether he gives treatment or acts as consultant or specialist, may have to face as a

(Continued on page 28)



## Regularly Scheduled Notes and Tables, 1953

LISTED BELOW are the titles of the scheduled tables and analytical notes with accompanying tables and the issues of the BULLETIN in which they will appear; there may, however, be changes in or additions to the list. Tables with calendar-year data for all programs will appear in the Annual Statistical Supplement in the September issue of the BULLETIN but are not listed here.

### General Social Security Data

Contributions and taxes under selected social insurance and related programs, by specific period (calendar or fiscal-year totals, current reporting month, and 12 preceding months) .....monthly  
Economic status of aged persons and of dependent children (note) .....June, December  
Employment covered under selected social insurance programs and in selected noncovered industries.....March, September  
Federal cash income and outgo and amounts for programs under the Social Security Act.....October  
Federal grants to State and local governments (note) .....June  
Federal grants to States under the Social Security Act: Checks issued, by State (fiscal-year data) ..September  
Payrolls in employment covered by selected programs in relation to civilian wages and salaries, by specified period, 1938- (calendar-year totals and quarterly data) .....March, June, September, December  
Selected current statistics (page 2).....monthly  
Selected social insurance and related programs, by specified period, 1940- (calendar-year totals, current reporting month, and 12 preceding months) monthly  
Sickness costs and voluntary insurance premiums and payments (note) .....December  
Social welfare expenditures in the United States (note, fiscal-year data) .....October  
Status of the old-age and survivors insurance trust fund, by specified period, 1937- (calendar or fiscal-year totals, current reporting month, and 12 preceding months).....monthly  
Status of the unemployment trust fund, by specified period, 1936- (calendar or fiscal-year totals, current reporting month, and 12 preceding months).....monthly  
Workmen's compensation payments (note).....December

### Federal Credit Unions

Credit unions in the United States .....November

### Old-Age and Survivors Insurance

Family benefits (note) .....September, November  
Monthly benefits in current-payment status at the end of the month, by type of benefit (current reporting month and 12 preceding months) .....monthly  
Number and amount of monthly benefits in current-payment status, by type of benefit and by State.....June, October  
Number and characteristics of account-number applicants (note, annual data) .....August

Number of employers and workers and estimated amount of wages in covered industries, by specified period 1940- (calendar-year totals and quarterly data) January, April, July, October

Number of monthly benefits awarded, by type of benefit, number of lump-sum payments, 1940- (calendar-year totals and quarterly data) .....March, June, September, December

Number of monthly benefits withheld.....April, October

Old-age benefits awarded (note, annual data).....July

Old-age benefits in current-payment status on December 31, by size of benefit and by State (note).....July

Persons entitled to two benefits on December 31 (note) November

Workers with permanently insured status (note).....February

### Public Assistance

Aid to the blind: Recipients and payments to recipients, by State .....monthly  
Aid to dependent children: Recipients and payments to recipients, by State .....monthly  
Aid to the permanently and totally disabled: Recipients and payments to recipients, by State.....monthly  
Amount of vendor payments for medical care for public assistance recipients, by program and State.....monthly  
Assistance expenditures per inhabitant (note).....May  
Average payments, including vendor payments for medical care and average amount of vendor payment per case, by program and State .....monthly  
Concurrent receipt of old-age and survivors insurance benefits and public assistance (note).....July  
General assistance: Cases and payments to cases, by State .....monthly  
Old-age assistance: Recipients and payments to recipients, by State .....monthly  
Public assistance in the United States, by month (number of recipients and amounts of assistance, by program, current reporting month and 12 preceding months) .....monthly  
Recipient rates for specified types of public assistance in the United States, by State.....March, September  
Source of funds expended for public assistance payments, fiscal year .....February  
State and local assistance expenditures in relation to income payments (note) .....March

### Employment Security

Selected data on nonfarm placements and unemployment insurance claims and benefits .....monthly

# Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940-52

(In thousands; data corrected to Dec. 9, 1952)

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs				
		Monthly retirement and disability benefits <sup>1</sup>				Survivor benefits				Temporary disability benefits <sup>2</sup>		State laws <sup>10</sup>	Service-men's Readjustment Act <sup>11</sup>	Railroad Unemployment Insurance Act <sup>12</sup>		
		Social Security Act	Railroad Retirement Act	Civil Service Commission <sup>3</sup>	Veterans Administration <sup>4</sup>	Monthly				Lump-sum <sup>7</sup>						
						Social Security Act <sup>4</sup>	Railroad Retirement Act <sup>5</sup>	Civil Service Commission <sup>3</sup>	Veterans Administration <sup>4</sup>	Social Security Act	Other <sup>8</sup>					
Number of beneficiaries																
1951																
October		2,932.9	263.9	169.2	2,385.5	1,357.9	150.6	33.2	1,018.6	37.0	10.6	27.6	32.9	712.8	0.5	21.2
November		2,960.6	264.7	170.2	2,388.7	1,371.6	151.0	33.9	1,019.4	30.5	9.0	26.6	31.5	749.3	.7	30.9
December		2,993.9	267.1	171.0	2,391.0	1,385.1	149.7	34.5	1,020.3	27.8	8.3	27.2	28.9	797.3	.7	31.6
1952																
January		3,030.6	284.0	171.7	2,392.6	1,402.7	149.7	35.4	1,028.7	39.3	8.8	27.6	38.3	1,185.2	.9	48.3
February		3,056.2	308.1	172.5	2,393.8	1,419.6	150.5	36.2	1,031.3	38.8	8.0	28.7	28.6	1,146.4	.8	48.3
March		3,076.9	324.4	173.3	2,398.1	1,435.2	151.4	37.2	1,029.6	40.0	11.1	33.1	28.3	1,112.8	.6	41.0
April		3,094.4	336.2	173.9	2,403.5	1,454.2	152.3	38.2	1,036.4	40.2	13.2	32.1	27.4	992.6	.4	35.6
May		3,104.8	343.2	174.8	2,412.2	1,469.8	153.2	39.1	1,040.4	37.7	12.2	30.2	23.8	918.4	.3	25.6
June		3,109.5	348.9	175.6	2,418.0	1,484.3	154.2	39.8	1,042.0	35.9	11.6	32.4	24.7	918.1	.3	31.0
July		3,120.3	352.7	176.5	2,424.4	1,488.2	154.5	40.6	1,044.2	28.4	12.1	32.6	26.9	870.9	.3	68.6
August		(12)	354.7	178.3	2,429.3	(12)	154.6	41.3	1,047.2	31.9	11.2	30.7	33.1	979.9	.2	72.8
September		(12)	353.1	179.3	2,435.5	(12)	154.1	42.3	1,050.4	32.7	10.9	30.4	36.9	930.8	.1	37.9
October		(12)	354.5	179.6	2,446.8	(12)	155.8	43.8	1,057.0	38.4	11.7	30.4	36.9	930.0	.1	29.5
Amount of benefits <sup>14</sup>																
1940	\$1,188,702	\$21,074	\$114,166	\$62,019	\$317,851	\$7,784	\$1,448		\$105,696	\$11,736	\$12,267			\$518,700		\$15,961
1941	1,085,488	55,141	119,912	64,933	320,561	25,454	1,559		111,799	13,328	13,943			344,321		14,537
1942	1,130,721	80,305	122,896	68,115	325,265	41,702	1,603		111,193	15,038	14,342			344,084		6,266
1943	921,465	97,257	125,795	72,961	331,550	57,763	1,704		116,133	17,530	17,255	\$2,857		79,643		917
1944	1,118,798	119,009	129,707	77,193	456,279	76,942	1,765		144,302	22,146	19,238	5,035		62,385	\$4,215	582
1945	2,065,566	157,391	137,140	83,874	697,830	104,231	1,772		254,238	26,135	23,431	4,669		445,866	126,630	2,359
1946	5,149,761	230,285	149,188	94,585	1,268,884	130,139	1,817		333,640	27,267	30,610	4,761		1,094,850	1,743,718	39,917
1947	4,700,827	299,830	177,053	106,876	1,676,029	153,109	19,283		382,515	29,517	33,115	26,024	\$11,368	776,165	970,542	39,401
1948	4,510,041	306,887	208,642	132,852	1,711,182	176,736	36,011	\$918	413,912	32,815	32,140	35,572	30,843	793,265	510,167	28,599
1949	5,094,080	454,483	240,893	158,973	1,692,215	201,369	39,237	4,317	477,406	33,158	31,771	59,096	30,103	1,737,279	430,194	103,566
1950	5,357,432	718,473	254,240	175,787	1,732,208	299,672	43,884	8,409	491,579	32,740	33,578	70,880	28,099	1,373,426	34,653	59,804
1951	5,641,957	1,361,046	268,733	196,529	1,647,938	523,485	49,527	14,014	519,398	57,337	33,356	81,435	26,297	840,411	2,234	20,217
1952																
October	461,013	109,493	21,660	16,880	137,523	42,332	3,886	1,288	44,940	5,041	3,146	2,862	3,082	67,449	55	1,376
November	464,127	110,473	24,441	16,877	136,590	42,741	5,158	1,372	43,930	4,164	2,428	2,654	2,866	68,607	52	1,774
December	468,247	111,646	24,774	16,955	136,062	43,145	5,123	1,318	45,617	3,810	1,870	2,609	2,701	70,624	59	1,934
1952																
January	522,902	113,046	25,662	17,124	137,537	43,674	5,296	1,384	45,266	5,431	2,681	2,885	3,387	116,469	84	2,976
February	511,274	114,004	26,683	17,287	136,561	44,168	5,404	1,414	44,573	5,305	2,792	2,792	2,447	105,023	66	2,847
March	512,830	114,703	27,400	17,380	137,533	44,628	5,524	1,461	45,519	5,456	3,132	3,283	2,602	101,564	56	2,589
April	507,643	115,262	27,875	17,533	138,037	45,184	5,571	1,501	45,281	5,431	3,576	3,373	2,432	94,385	45	2,157
May	500,390	115,582	28,102	17,662	138,250	45,647	5,669	1,525	45,708	5,122	3,118	3,182	2,204	86,958	33	1,628
June	497,420	115,666	28,478	17,723	136,055	46,073	5,727	1,550	46,985	4,898	3,048	3,291	2,218	83,511	29	1,623
July	520,521	116,124	28,698	17,922	147,536	46,173	5,747	1,591	48,267	3,893	3,606	3,531	2,667	88,612	26	6,163
August	537,321	(12)	28,807	18,215	148,319	(12)	5,765	1,627	49,269	4,703	2,814	3,160	4,316	95,389	14	7,288
September	531,722	(12)	28,600	20,859	149,479	(12)	5,765	1,928	49,106	4,911	3,441	3,311	4,746	62,094	9	3,748
October	535,078	(12)	28,684	21,084	151,778	(12)	5,837	1,971	52,262	6,185	3,305	3,461	4,938	54,227	6	3,040

<sup>1</sup> Under the Social Security Act, retirement benefits—old-age, wife's, and husband's benefits, and benefits to children of old-age beneficiaries—partly estimated. Under the other 3 systems, benefits for age and disability; beginning December 1951, spouse's annuities under the Railroad Retirement Act.

<sup>2</sup> Data for civil-service retirement and disability fund; excludes noncontributory payments made under the Panama Canal Construction Annuity Act to persons who worked on Canal construction 1904-14 or to their widows. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections; beginning July 1948, payments under survivor provisions shown as survivor benefits.

<sup>3</sup> Pensions and compensation, and subsistence payments to disabled veterans undergoing training.

<sup>4</sup> Mother's, widow's, widower's, parent's, and child's benefits. Partly estimated.

<sup>5</sup> Annuities to widows under joint and survivor elections; 12-month death-benefit annuities to widows and next of kin; and, beginning February 1947, widow's, widow's current, parent's, and child's benefits.

<sup>6</sup> Payments to widows, parents, and children of deceased veterans.

<sup>7</sup> Number of decedents on whose account lump-sum payments were made.

<sup>8</sup> Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs.

<sup>9</sup> First payable in Rhode Island, April 1943; in California, December 1946; in

New Jersey, January 1949; in New York, July 1950 (data not available); and under the railroad program, July 1947. Excludes hospital benefits in California; also excludes private plans in California and New Jersey except for calendar-year totals.

<sup>10</sup> Represents average weekly number of beneficiaries.

<sup>11</sup> Represents average number of beneficiaries in a 14-day registration period. <sup>12</sup> Readjustment allowances to unemployed veterans and to self-employed veterans. Number represents average weekly number of continued claims for the unemployed and of claims paid during the month for the self-employed.

<sup>13</sup> Data by type of benefit not available; amount paid for all types of benefits (\$198,295,000 in October, partly estimated) included in total.

<sup>14</sup> Payments: amounts certified, under the Social Security Act (except monthly data for monthly benefits, which represent benefits in current-payment status), the Railroad Retirement Act, and the Railroad Unemployment Insurance Act; disbursements, for Veterans Administration programs except the readjustment allowance program; checks issued, under the State unemployment insurance and temporary disability laws and under the Servicemen's Readjustment Act; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Adjusted on annual basis except for Civil Service Commission data, which are adjusted monthly.

Source: Based on reports of administrative agencies.



**Table 2.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1950-52**

[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions <sup>1</sup>	Federal civil-service contributions <sup>2</sup>	Taxes on carriers and their employees	State unemployment contributions <sup>3</sup>	Federal unemployment taxes <sup>4</sup>	Railroad unemployment insurance contributions <sup>5</sup>
<b>Fiscal year:</b>						
1950-51.....	\$3,120,404	\$684,343	\$577,509	\$1,304,590	\$233,537	\$24,681
1951-52.....	3,594,248	722,850	734,960	1,431,997	238,945	23,734
<b>4 months ended:</b>						
October 1950.....	883,759	431,111	140,118	449,145	18,582	6,031
October 1951.....	983,336	440,068	267,931	553,987	20,344	6,551
October 1952.....	1,067,393	465,301	173,878	503,991	25,366	6,313
<b>1951</b>						
October.....	33,105	38,313	11,201	113,755	3,018	1,884
November.....	401,037	34,006	91,342	216,650	14,124	179
December.....	269,507	37,183	54,915	7,551	764	6,315
<b>1952</b>						
January.....	147,890	40,466	12,264	85,085	14,069	35
February.....	448,393	33,188	92,932	161,653	164,781	518
March.....	463,297	34,407	53,934	7,767	25,350	5,749
April.....	252,135	35,724	13,902	140,916	2,918	133
May.....	485,964	31,887	89,798	251,306	15,571	352
June.....	142,689	35,922	57,673	7,083	1,024	5,889
July.....	183,710	* 362,539	16,470	140,718	5,257	10
August.....	438,539	33,338	80,162	242,286	16,772	214
September.....	238,153	35,447	54,349	9,312	121	6,067
October.....	206,991	33,978	13,898	113,675	3,216	33

<sup>1</sup> Represents contributions of employees and employers in employments covered by old-age and survivors insurance; from May 1951, includes deposits made in the trust fund by States under voluntary coverage agreements; beginning January 1951, on an estimated basis.

<sup>2</sup> Represents employee and Government contributions to the civil-service retirement and disability fund; Government contributions are made in 1 month for the entire fiscal year.

<sup>3</sup> Represents deposits in State clearing accounts of contributions plus penalties

and interest collected from employers and, in 2 States, contributions from employees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies; corrected to Nov. 25, 1952.

<sup>4</sup> Represents taxes paid by employers under the Federal Unemployment Tax Act.

<sup>5</sup> Beginning 1947, also covers temporary disability insurance.

<sup>6</sup> Includes contributions from the Federal Government.

Source: *Daily Statement of the U. S. Treasury*, unless otherwise noted.

## SOCIAL SECURITY IN REVIEW (Continued from page 2)

paid. The average old-age benefit was \$48.79, about 16 percent higher than in July, the latest month before the conversion to the new benefit rates for which data are available. For wife's or husband's benefits, the average amount payable in September was \$25.72; for child's benefits, it was \$29.71; for widow's or widower's, \$40.65; for mother's, \$36.52; and for parent's, \$41.23. An analysis of the initial effect of the amendments on the average benefits awarded and in current-payment status will appear in an early issue of the BULLETIN.

The average old-age benefit in current-payment status increased 22 cents in October, to \$49.01. The upward trend in benefits will probably continue for some months, since the average old-age benefit being awarded currently is substantially higher than in the past. The high average for current awards reflects

the large proportion of old-age beneficiaries whose benefits were computed under the new formula using only earnings after 1950.

INITIAL CLAIMS filed in October for benefits under the State unemployment insurance programs numbered 672,000—20 percent more than in September. This sharp increase was in line with the pattern established in the preceding 3 years and reflected both seasonal and administrative factors. Weeks of unemployment claimed, which represent continuing unemployment, declined for the third successive month, as workers in many durable-goods industries were recalled to their jobs. The 2.9 million claims of this type were 9 percent less than the number in September and were less than in any other month since August 1945. For both types of claims the totals were about 25 percent less than they had been a year earlier.

Forty-five States reported fewer

beneficiaries in an average week; for the Nation the decline was 16 percent—from 631,000 in September to 530,000. This drop was accompanied by a 13-percent reduction in the total benefits paid, which amounted to \$54.2 million for the month. The average check for total unemployment was \$23.16—3 cents less than in September.

The unemployment compensation provisions of the Veterans Readjustment Assistance Act, for veterans with service on or after June 27, 1950, became effective October 15, 1952. The Department of Labor, through the State employment security agencies, administers the program. Between October 15 and October 31, veterans filed 15,900 initial claims and claimed 8,800 weeks of unemployment under the new program. Almost a third of these initial claims and one-fifth of the weeks claimed were from veterans who were also filing for benefits under the State unemployment insurance programs.

Table 3.—Status of the old-age and survivors insurance trust fund, by specified period, 1937-52

Period	Receipts		Expenditures		Assets			
	Appropriations, transfers, and deposits <sup>1</sup>	Interest received	Benefit payments	Administrative expenses	Net total of U. S. Government securities acquired <sup>2</sup>	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937-October 1952.....	\$22,929,314	\$2,163,873	\$7,003,254	\$574,035	\$16,518,210	\$266,627	\$131,061	\$16,915,898
Fiscal year:								
1950-51.....	3,124,098	287,392	1,498,088	70,447	1,677,976	200,456	212,311	14,735,567
1951-52.....	3,598,006	333,514	1,982,377	84,673	1,950,252	214,583	112,102	16,600,036
4 months ended:								
October 1950.....	883,759	10,871	316,872	21,525	566,918	174,825	59,279	13,448,844
October 1951.....	987,070	25,688	628,061	28,863	519,859	226,250	22,493	15,091,401
October 1952.....	1,067,399	25,688	747,232	29,993	245,159	266,627	131,061	16,915,898
1951								
October.....	<sup>3</sup> 33,105	14,818	146,188	6,675	49,941	226,250	22,493	15,091,401
November.....	<sup>4</sup> 401,045		178,659	7,294	45,200	229,231	209,407	15,306,497
December.....	269,509	131,772	161,700	6,343	129,467	222,634	209,755	15,539,734
1952								
January.....	147,892	4,505	165,212	8,626	198,700	218,897	83,371	15,518,294
February.....	448,395		167,275	6,681	60,000	216,021	300,686	15,792,732
March.....	463,306	10,871	169,703	6,841	224,218	226,067	364,054	16,090,364
April.....	252,130	14,818	171,408	7,094	288,741	219,487	170,339	16,178,810
May.....	485,966		169,355	6,415	225,000	215,580	259,441	16,489,005
June.....	142,691	145,860	171,005	6,516	259,067	214,883	112,102	16,600,036
July.....	183,712		169,529	9,702		224,617	106,849	16,604,517
August.....	438,541		162,849	6,578	101,000	259,140	240,440	16,573,631
September.....	238,154	10,871	200,911	6,796	73,818	278,465	188,614	16,914,948
October.....	206,993	14,818	213,943	6,916	70,341	266,627	131,061	16,915,898

<sup>1</sup> For July 1940 to December 1950, equals taxes collected under the Federal Insurance Contributions Act. Beginning January 1951, amounts appropriated in accordance with sec. 201 (a) of the Social Security Act as amended in 1950; from May 1951, includes deposits by States under voluntary coverage agreements. Beginning in the fiscal year 1947, includes amounts appropriated to meet costs of benefits payable to survivors of certain World War II veterans under the Social Security Act Amendments of 1946. Beginning November 1951, also includes small

amounts in reimbursement of sales of supplies and services.

<sup>2</sup> Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase.

<sup>3</sup> Appropriations suspended from Oct. 10 to Nov. 6 to adjust for estimates on which earlier 1951 appropriations were based.

Source: Daily Statement of the U. S. Treasury.

Table 4.—Status of the unemployment trust fund, by specified period, 1936-52

Period	Total assets at end of period	Net total of U. S. Government securities acquired <sup>1</sup>	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account <sup>2</sup>			
				Deposits	Interest credited	Withdrawals <sup>3</sup>	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period <sup>2</sup>
Cumulative, January 1936-October 1952.....	\$8,791,237	\$8,778,109	\$13,127	\$16,880,242	\$1,508,439	\$10,326,272	\$8,062,410	\$920,816	\$153,348	\$530,314	\$728,827
Fiscal year:											
1950-51.....	8,079,232	649,933	15,035	1,362,629	147,662	848,270	7,313,592	14,884	16,465	52,034	765,640
1951-52.....	8,673,936	582,885	20,855	1,438,987	167,441	1,000,278	7,919,742	15,442	17,054	48,312	754,195
4 months ended:											
October 1950.....	7,507,116	73,963	18,860	360,506	3,893	289,895	6,735,076	3,694	458	18,436	772,041
October 1951.....	8,297,864	200,984	32,683	485,835	8,098	270,697	7,536,827	3,931	843	13,749	761,037
October 1952.....	8,791,237	131,028	13,127	432,927	7,909	298,168	8,062,410	3,790	799	34,821	728,827
1951											
October.....	8,297,864	-45,008	32,683	42,234	4,454	68,552	7,536,827	1,130	457	4,022	761,037
November.....	8,509,369	227,000	17,188	280,564		64,972	7,752,420	107		4,195	750,949
December.....	8,526,425	-65,020	99,263	13,917	70,611	74,365	7,762,582	3,791	7,240	4,137	763,843
1952											
January.....	8,444,406	-4,000	21,244	32,818	3,194	112,605	7,685,988	15	317	5,758	758,417
February.....	8,544,993	101,000	20,831	208,901	47	103,692	7,791,244	311	5	4,964	753,749
March.....	8,462,756	-90,008	28,602	16,134	3,910	101,591	7,709,697	3,449	388	4,827	753,089
April.....	8,410,710	-41,008	17,564	45,213	4,492	98,286	7,661,115	92	446	4,002	749,596
May.....	8,663,592	253,000	17,446	345,160	39	89,158	7,917,157	211	4	3,375	746,435
June.....	8,673,936	936	26,855	10,446	77,051	84,912	7,919,742	3,533	7,811	3,584	754,195
July.....	8,637,162	-35,000	25,080	50,331	31	84,776	7,885,328	6	3	7,234	751,834
August.....	8,849,394	214,000	23,313	328,047		103,922	8,109,453	129		12,022	739,941
September.....	8,796,972	-40,006	10,895	15,122	249	63,485	8,061,340	3,634	25	7,969	736,632
October.....	8,791,237	-7,967	13,127	39,426	7,629	45,985	8,062,410	20	770	7,595	728,827

<sup>1</sup> Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

<sup>2</sup> Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

<sup>3</sup> Includes withdrawals of \$79,169,000 for disability insurance benefits.

<sup>4</sup> Beginning July 1947, includes temporary disability program.

<sup>5</sup> Includes transfers to the account from railroad unemployment insurance administration fund amounting to \$85,290,000 and transfers of \$12,338,000 out of the account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

Source: Daily Statement of the U. S. Treasury.



**Table 5.—Old-age and survivors insurance: Monthly benefits in current-payment status <sup>1</sup> at the end of the month by type of benefit and by month, October 1951–October 1952, and monthly benefits awarded, October 1952**

[Amounts in thousands; data corrected to Dec. 8, 1952]

Item	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
<b>Monthly benefits in current-payment status at end of month:</b>														
<b>1951</b>														
October.....	4,290,791	151,825.5	2,231,141	94,132.8	634,319	14,442.7	830,587	22,329.6	374,460	13,505.0	201,437	6,723.7	18,847	661.6
November.....	4,332,176	153,214.3	2,252,293	94,977.1	640,241	14,573.3	838,801	22,545.4	379,291	13,674.2	202,415	6,741.9	19,135	702.3
December.....	4,378,985	154,791.1	2,278,470	96,008.3	646,890	14,709.5	846,247	22,739.2	384,265	13,849.1	203,782	6,775.8	19,331	709.1
<b>1952</b>														
January.....	4,433,279	156,720.9	2,306,984	97,231.4	654,335	14,878.8	855,931	22,984.6	390,731	14,076.5	205,739	6,831.9	19,559	717.7
February.....	4,475,765	158,172.1	2,328,336	98,103.7	658,921	14,979.6	864,477	23,198.4	397,107	14,299.5	207,167	6,866.3	19,737	724.6
March.....	4,512,138	159,331.8	2,344,684	98,710.1	662,799	15,060.8	873,117	23,422.1	403,210	14,514.8	208,365	6,892.2	19,963	731.8
April.....	4,548,652	160,445.4	2,350,213	99,216.6	665,482	15,111.4	883,331	23,677.7	409,752	14,744.8	210,694	6,955.8	20,180	739.1
May.....	4,574,664	161,229.1	2,367,710	99,502.9	667,450	15,153.5	890,935	23,868.5	415,790	14,954.3	212,379	7,003.1	20,400	746.8
June.....	4,593,801	161,739.4	2,372,308	99,591.5	668,297	15,169.6	896,820	24,008.9	421,730	15,161.8	214,030	7,053.2	20,616	754.5
July.....	4,608,494	162,296.8	2,381,641	100,002.1	670,772	15,235.4	895,775	23,955.5	425,253	15,282.2	214,335	7,063.6	20,718	757.9
August.....	4,679,966	166,400.0	2,403,816	102,167.7	700,634	18,024.0	906,580	26,938.0	430,227	17,733.9	218,945	7,995.8	20,991	865.5
September.....	4,787,213	183,725.0	2,503,816	122,167.7	700,634	18,024.0	906,580	26,938.0	430,227	17,733.9	218,945	7,995.8	20,991	865.5
October.....	4,880,239	198,295.1	2,557,399	125,343.9	715,885	18,509.5	920,307	27,460.3	442,786	18,003.1	222,681	8,104.5	21,181	873.8
<b>Monthly benefits awarded in October 1952.....</b>	<b>123,514</b>	<b>5,695.4</b>	<b>60,008</b>	<b>3,891.3</b>	<b>22,134</b>	<b>639.9</b>	<b>17,497</b>	<b>541.9</b>	<b>8,585</b>	<b>351.2</b>	<b>5,956</b>	<b>256.7</b>	<b>334</b>	<b>14.5</b>

<sup>1</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

<sup>2</sup> Total amount partly estimated; distribution by type of benefit not yet available.

**Table 6.—Old-age and survivors insurance: Number of monthly benefits awarded, by type of benefit, number of lump-sum payments awarded, and number of deceased workers represented for the first time in awards of lump-sum payments, 1940–52**

[Corrected to Dec. 5, 1952]

Year and quarter <sup>1</sup>	Monthly benefits							Lump-sum awards <sup>2</sup>	
	Total	Old-age	Wife's or husband's	Child's	Widow's or widower's	Mother's	Parent's	Number of payments	Number of deceased workers
1940.....	254,984	132,335	34,555	59,382	4,600	23,260	852	75,095	61,080
1941.....	269,286	114,660	36,213	75,619	11,020	30,502	1,272	117,303	90,941
1942.....	258,116	99,622	33,250	77,384	14,774	31,820	1,266	134,991	103,332
1943.....	262,865	89,070	31,916	85,619	19,576	35,420	1,264	163,011	122,185
1944.....	318,949	110,097	40,349	99,676	24,759	42,649	1,419	205,177	151,869
1945.....	462,463	185,174	63,068	127,514	29,844	55,108	1,755	247,012	178,813
1946.....	547,150	238,980	88,515	114,875	38,823	44,190	1,767	250,706	179,588
1947.....	572,909	271,488	94,189	115,754	45,249	42,807	3,422	218,787	181,992
1948.....	596,201	275,903	98,554	118,955	55,667	44,276	2,846	213,096	200,090
1949.....	682,241	337,273	117,356	118,922	62,928	43,067	2,675	212,614	202,154
1950.....	962,586	367,108	162,748	122,625	66,695	41,103	2,307	209,960	200,411
1951.....	1,336,432	702,984	228,887	230,500	89,591	78,323	6,147	431,229	414,470
<b>1940</b>									
January–March.....	166,848	80,174	28,590	30,158	16,120	11,163	643	54,576	51,980
April–June.....	180,824	90,330	30,942	31,622	15,934	11,278	718	55,857	53,020
July–September.....	169,214	84,268	29,038	29,228	15,375	10,649	656	52,483	49,925
October–December.....	165,355	82,501	28,786	27,914	15,499	9,997	658	49,698	47,220
<b>1950</b>									
January–March.....	177,892	86,654	30,492	30,762	18,194	11,183	607	56,787	54,215
April–June.....	163,880	77,674	28,444	28,786	17,893	10,425	658	56,447	53,745
July–September.....	153,951	77,454	26,517	24,877	15,497	9,056	550	46,489	44,247
October–December.....	466,663	325,326	77,295	38,200	15,111	10,439	492	50,237	48,204
<b>1951</b>									
January–March.....	436,754	248,230	76,352	65,399	23,842	21,668	1,263	114,657	111,218
April–June.....	361,787	187,406	62,926	64,245	22,871	22,600	1,739	112,912	108,475
July–September.....	308,470	160,815	51,237	54,589	21,632	18,292	1,905	103,943	99,544
October–December.....	229,421	108,533	38,372	46,267	21,246	15,763	1,240	99,717	95,233
<b>1952</b>									
January–March.....	237,941	107,497	37,791	48,924	24,993	17,602	1,134	121,172	118,050
April–June.....	203,357	84,464	30,994	46,369	23,698	16,736	1,096	118,507	113,786
July–September.....	201,438	165,439	53,698	38,578	19,642	13,426	753	98,109	93,066

<sup>1</sup> Quarterly data for 1940–44 were presented in the *Bulletin* for February 1947, p. 29; for 1945–48, in the *Bulletin* for February 1949, p. 29.

<sup>2</sup> Under the 1939, 1946, and 1950 amendments. Effective Sept. 1, 1950, a lump-sum death payment is payable with respect to every insured individual who dies after August 1950.

Table 7.—Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, October 1952

[Corrected to Nov. 28, 1952]

Region and State	Nonfarm placements	Initial claims <sup>1</sup>		Weeks of unemployment covered by continued claims		Compensated unemployment					Average weekly insured unemployment under State programs <sup>2</sup>
		Total	Women	Total	Women	All types of unemployment <sup>3</sup>			Total unemployment		
						Weeks compensated	Benefits paid <sup>4</sup>	Average weekly number of beneficiaries	Weeks compensated	Average weekly payment	
Total.....	641,000	671,740	276,583	2,882,991	1,311,134	2,437,809	\$54,227,211	529,958	2,211,500	\$23.16	631,391
Region I:											
Connecticut.....	9,868	8,078	4,867	36,321	23,281	31,047	633,842	6,749	28,339	21.37	7,601
Maine.....	2,765	4,606	2,596	18,268	10,964	14,878	235,914	3,234	11,640	17.56	4,253
Massachusetts.....	21,339	33,492	16,996	154,498	78,643	139,723	3,214,163	30,375	125,390	24.42	32,946
New Hampshire.....	1,936	4,596	2,581	22,771	14,813	20,398	379,526	4,434	16,430	20.66	5,061
Rhode Island.....	2,183	7,836	4,146	44,040	24,384	40,532	862,082	8,811	39,036	22.37	9,355
Vermont.....	1,150	1,065	441	7,309	4,000	6,930	143,627	1,507	6,147	21.78	1,512
Region II:											
New Jersey.....	14,712	42,696	21,313	157,892	77,627	134,291	3,274,117	29,194	120,839	25.54	32,075
New York.....	86,082	168,175	78,700	485,494	227,200	406,016	10,116,254	88,264	357,529	26.50	108,397
Puerto Rico.....	1,471										
Virgin Islands.....	92										
Region III:											
Delaware.....	1,024	1,003	274	2,916	1,163	2,410	45,108	524	2,290	18.99	649
Pennsylvania.....	25,336	74,247	25,358	329,154	120,011	277,303	6,801,184	60,283	257,908	25.22	71,067
Region IV:											
Dist. of Col.....	5,605	1,438	533	7,476	3,668	6,397	115,441	1,391	6,285	18.12	1,649
Maryland.....	6,927	5,904	2,022	25,480	9,219	24,558	515,647	5,339	22,217	21.89	5,862
North Carolina.....	16,476	9,373	5,543	63,972	39,842	68,165	1,180,898	14,818	64,627	17.69	15,249
Virginia.....	9,175	4,599	1,922	22,580	10,926	17,101	312,805	3,718	16,154	18.75	4,860
West Virginia.....	2,470	9,107	929	51,698	8,261	44,416	887,653	9,656	41,042	19.24	11,416
Region V:											
Alabama.....	12,486	9,397	1,965	58,322	16,189	44,937	794,648	9,769	42,562	18.04	12,849
Florida.....	17,243	10,145	4,483	70,139	39,735	54,545	914,055	11,858	80,728	17.10	14,938
Georgia.....	13,167	7,687	3,495	45,148	24,644	36,213	626,288	7,872	34,361	17.58	10,043
Mississippi.....	8,538	5,488	1,633	26,517	9,734	20,561	372,670	4,470	18,469	18.90	5,577
South Carolina.....	6,919	4,511	1,906	26,936	14,246	23,541	422,903	5,118	22,396	18.32	6,404
Tennessee.....	14,034	9,590	3,529	77,689	36,212	66,088	1,112,624	14,367	63,126	17.02	16,724
Region VI:											
Kentucky.....	3,332	10,723	3,451	67,422	23,641	55,824	1,154,180	12,136	52,171	21.06	14,832
Michigan.....	18,532	26,427	7,021	102,232	33,451	81,266	2,101,228	17,667	77,595	26.45	24,121
Ohio.....	34,135	20,726	8,306	90,210	44,545	75,674	1,755,218	16,451	68,988	24.19	19,929
Region VII:											
Illinois.....	22,553	29,817	12,282	189,207	89,850	158,734	3,614,314	34,507	131,669	24.85	40,915
Indiana.....	15,752	13,129	4,194	49,904	29,586	44,356	1,016,994	9,643	38,630	23.90	10,824
Wisconsin.....	10,374	6,022	2,421	34,925	12,135	31,421	905,274	6,830	29,080	26.16	7,220
Region VIII:											
Minnesota.....	12,948	4,060	1,450	21,312	11,105	19,474	328,034	4,233	18,039	17.83	4,657
Montana.....	3,725	761	306	1,932	1,158	1,971	35,919	428	1,971	18.19	547
North Dakota.....	2,582	216	49	588	319	526	10,594	114	409	21.41	191
South Dakota.....	1,999	245	101	929	531	761	14,408	165	646	20.04	211
Region IX:											
Iowa.....	9,303	2,361	1,018	14,594	5,806	14,236	302,321	3,095	12,506	22.48	3,020
Kansas.....	9,418	2,123	830	9,113	4,243	8,271	173,446	1,798	7,487	21.79	2,012
Missouri.....	17,375	11,706	5,645	52,690	29,909	38,061	670,339	8,274	31,324	19.44	12,449
Nebraska.....	7,041	1,023	515	3,482	2,318	2,608	51,738	567	2,463	20.40	720
Region X:											
Arkansas.....	12,850	4,990	1,494	16,564	5,092	11,919	207,457	2,591	10,817	17.95	4,437
Louisiana.....	10,018	8,361	1,597	40,887	10,151	30,868	645,853	6,710	28,050	21.73	8,065
Oklahoma.....	14,379	5,866	1,559	24,354	10,156	17,539	330,197	3,813	16,392	19.25	5,393
Texas.....	54,380	6,299	2,028	35,437	14,259	29,650	500,958	6,446	28,435	17.20	8,457
Region XI:											
Colorado.....	7,617	729	324	2,802	1,391	1,780	36,557	387	1,650	21.06	639
New Mexico.....	4,914	1,015	220	3,929	1,121	2,723	58,425	592	2,585	21.81	785
Utah.....	5,415	941	449	4,633	2,775	4,172	96,266	907	3,707	24.09	1,073
Wyoming.....	1,520	168	85	485	325	521	11,703	113	463	23.17	131
Region XII:											
Arizona.....	5,986	1,896	722	8,258	4,242	4,952	99,841	1,077	4,682	20.41	1,812
California.....	45,325	52,478	25,693	237,402	135,740	212,679	4,730,958	46,235	192,923	23.11	52,057
Hawaii.....	990	2,104	1,144	12,043	5,986	10,630	201,999	2,311	9,266	20.40	(5)
Nevada.....	2,869	676	231	2,482	972	2,261	54,109	492	2,160	24.34	597
Region XIII:											
Alaska.....	941	959	251	4,094	1,699	3,708	116,000	806	3,470	32.89	(7)
Idaho.....	4,456	827	342	2,804	1,081	2,289	46,512	487	2,093	21.06	714
Oregon.....	9,101	14,829	3,160	44,273	15,054	34,100	754,482	7,413	32,264	22.69	10,048
Washington.....	10,172	17,280	4,463	69,084	25,731	54,835	1,299,709	11,921	52,140	24.00	16,112

<sup>1</sup> Excludes transitional claims.

<sup>2</sup> Total, part-total, and partial.

<sup>3</sup> Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

<sup>4</sup> Excludes Alaska and Hawaii.

<sup>5</sup> Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.



**Table 8.—Public assistance in the United States, by month, October 1951–October 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

Year and month	Total	Old-age assistance	Aid to dependent children		Aid to the blind	Aid to the permanently and totally disabled	General assistance	Total	Old-age assistance	Aid to dependent children (families)	Aid to the blind	Aid to the permanently and totally disabled	General assistance	
			Families	Recipients										
				Total <sup>2</sup>										Children

Number of recipients													Percentage change from previous month				
1951																	
October.....		2,711,620	597,249	2,055,463	1,532,255	97,185	114,923	311,000	-----	-0.4	-1.5	(9)	+1.7	(9)			
November.....		2,705,413	591,992	2,039,163	1,520,326	97,221	118,284	316,000	-----	-2	-9	(9)	+2.9	+1.6			
December.....		2,701,128	591,850	2,041,473	1,522,930	97,179	124,419	323,000	-----	-2	(9)	(9)	+5.2	+2.2			
1952																	
January.....		2,693,900	593,618	2,047,286	1,527,796	97,215	128,493	339,000	-----	-3	+3	(9)	+3.3	+5.1			
February.....		2,685,070	593,954	2,050,773	1,531,064	97,142	131,778	336,000	-----	-3	+1	-0.1	+2.6	-9			
March.....		2,679,911	596,740	2,061,603	1,540,055	97,257	134,957	335,000	-----	-2	+5	+1	+2.4	-5			
April.....		2,671,699	598,401	2,068,811	1,546,313	97,353	138,017	320,000	-----	-3	+3	+1	+2.3	-4.5			
May.....		2,666,474	598,236	2,069,852	1,547,265	97,571	141,830	301,000	-----	-2	(9)	+2	+2.8	-5.8			
June.....		2,659,661	589,968	2,041,549	1,527,353	97,690	145,345	294,000	-----	-3	-1.4	+1	+2.5	-2.6			
July.....		2,650,157	578,155	2,006,321	1,501,148	97,670	148,132	307,000	-----	-4	-2.0	(9)	+1.9	+4.3			
August.....		2,646,077	572,100	1,990,862	1,490,088	97,905	151,457	295,000	-----	-2	-1.0	+2	+2.2	-3.7			
September.....		2,642,395	569,215	1,984,243	1,486,495	98,071	153,902	274,000	-----	-1	-5	+2	+1.6	-6.8			
October.....		2,637,280	566,666	1,977,710	1,482,290	98,249	156,644	270,000	-----	-2	-4	+2	+1.8	-1.4			
Amount of assistance													Percentage change from previous month				
1951																	
October.....	\$189,758,566	\$120,746,277		\$44,675,023		\$4,640,500	\$5,274,768	\$14,422,000	+0.7	+0.8	-0.3	+1.6	+2.4	+3.1			
November.....	189,739,083	120,439,062		44,575,407		4,663,332	5,431,282	14,630,000	(9)	-3	-2	+5	+3.0	+1.4			
December.....	190,820,555	120,299,184		44,866,070		4,671,872	5,779,429	15,204,000	+6	-1	+7	+2	+6.4	+3.9			
1952																	
January.....	192,067,787	120,076,903		45,118,621		4,808,443	5,934,820	16,129,000	+7	-2	+6	+2.9	+2.7	+6.1			
February.....	192,324,805	120,209,179		45,274,623		4,840,367	6,097,636	15,903,000	+1	+1	+3	+7	+2.7	-1.4			
March.....	192,614,690	120,240,482		45,469,064		4,836,239	6,222,905	15,846,000	+2	(9)	+4	-1	+2.1	-4			
April.....	192,165,737	120,106,071		45,713,331		4,851,436	6,363,899	15,131,000	-2	-1	+5	+3	+2.3	-4.3			
May.....	191,430,861	120,390,263		45,505,911		4,875,654	6,565,033	14,094,000	-4	+2	-5	+5	+3.2	-6.9			
June.....	190,026,202	120,199,838		44,768,504		4,883,935	6,694,925	13,479,000	-7	-2	-6	+2	+2.0	-4.4			
July.....	191,360,823	120,542,635		44,175,800		4,943,745	6,842,643	14,856,000	+7	+3	-1.3	+1.2	+2.2	+10.2			
August.....	189,513,460	120,424,755		43,620,480		4,959,394	6,973,831	13,535,000	-1.0	-1	-1.3	+3	+1.9	-8.9			
September.....	189,681,122	121,251,437		43,822,039		4,974,710	7,074,936	12,858,000	+1	+7	-2	+3	+1.4	-4.7			
October.....	199,688,422	127,753,941		46,116,285		5,206,477	7,523,719	13,088,000	+5.3	+5.4	+6.0	+4.7	+6.3	+1.8			

<sup>1</sup> For definition of terms see p. 16. All data subject to revision.

<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>3</sup> Increase of less than 0.05 percent.

<sup>4</sup> Decrease of less than 0.05 percent.

<sup>5</sup> Excludes Nebraska; data not available. Percentage change based on data for 52 States.

## RECENT PUBLICATIONS (Continued from page 21)

result of the functioning of social security legislation in France."

DOWNES, JEAN, and KELLER, MARGUERITE. "The Risk of Disability for Persons with Chronic Disease." *Milbank Memorial Fund Quarterly*, New York, Vol. 30, Oct. 1952, pp. 311-332. 25 cents.

Based on a sample study made in the Eastern Health District of Baltimore.

"Extension of Health Insurance to Domestic Servants in Italy." *Industry and Labour*, Geneva, Vol. 8, Oct. 15, 1952, pp. 350-351. 25 cents.

FEDERAL SECURITY AGENCY. PUBLIC HEALTH SERVICE. *Health Manpower Source Book: Section I.*

Physicians. Prepared by Maryland Y. Pennell and Marion E. Altenderfer. (Public Health Service Publication No. 263, Section 1, May 1952.) Washington: U. S. Govt. Print. Off., 1952. 70 pp. 40 cents. Data on the number, distribution, and characteristics of physicians in the United States.

GOODMAN, NEVILLE M. *International Health Organizations and Their Work*. Philadelphia: The Blakiston Company, 1952. 327 pp. \$6.50.

"The attempts of governments over the last hundred years to reach agreement on a wide variety of health problems of mutual concern, and of the organizations they set up to achieve this."

INTERNATIONAL LABOR OFFICE. *Protection of the Health of Workers in*

*Places of Employment*. (International Labor Conference, Thirty-Sixth Session, 1953. Report V (1).) Geneva: The Office, 1952. 30 pp.

JOINT COMMITTEE ON MEDICAL CARE OF THE AMERICAN PUBLIC HEALTH ASSOCIATION and THE AMERICAN PUBLIC WELFARE ASSOCIATION. "Tax-Supported Medical Care of the Needy." *Public Welfare*, Chicago, Vol. 10, Oct. 1952, pp. 87-102. \$1.

KLEM, MARGARET C., and MCKIEVER, MARGARET F. *Small Plant Health and Medical Programs*. (Public Health Service Publication No. 215.) Washington: U. S. Govt. Print. Off., 1952. 213 pp. 50 cents.

Discusses industrial health and medical services, considers the type and extent of programs in small

Table 9.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, August 1952<sup>1</sup>

State <sup>2</sup>	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance <sup>3</sup>
Alaska				( <sup>4</sup> )	\$19,056
Calif.				( <sup>4</sup> )	50,496
Conn.	\$185,700	\$70,944	\$3,050	( <sup>4</sup> )	( <sup>4</sup> )
Del.		475		( <sup>4</sup> )	( <sup>4</sup> )
D. C.	233			( <sup>4</sup> )	( <sup>4</sup> )
Hawaii	8,380	27,892	408	\$4,512	( <sup>4</sup> )
Ill.	1,585,661	70,181	40,678	91,433	375,148
Ind.	261,512	40,560	8,434	( <sup>4</sup> )	125,708
Iowa				( <sup>4</sup> )	136,398
Kans.	135,903	27,290	1,960	16,184	41,372
La.	108	2,916	108	1,290	784
Maine				( <sup>4</sup> )	27,777
Mass.	317,389	52,824		218,456	112,709
Mich.	91,092		1,382	14,663	66,040
Minn.	775,602	49,921	9,203	( <sup>4</sup> )	( <sup>4</sup> )
Mont.				( <sup>4</sup> )	128,514
Nebr.	273,084	8,926	1,165	( <sup>4</sup> )	90,187
Nev.	2,691			( <sup>4</sup> )	3,000
N. H.	56,192	15,019	2,065	224	( <sup>4</sup> )
N. J.		11,728			72,186
N. Mex.	12,230	18,597	570	0,247	364
N. Y.	1,248,877	400,608	58,384	412,382	( <sup>4</sup> )
N. C.	8,060	5,190		1,704	119,492
N. Dak.	23,233	2,045		1,370	13,907
Ohio	163,117	6,475	4,627		614,271
Oreg.					99,187
R. I.	93,302	39,168	1,809	2,907	23,364
S. C.					7,963
Utah	448	143	70	161	55
Va.					5,067
Wis.	501,748	85,916	5,686	4,489	64,278

<sup>1</sup> For August data excluding vendor payments for medical care, see the *Bulletin*, November 1952.

<sup>2</sup> Excludes States that made no vendor payments for medical care for August or did not report such payments. For the special types of public assistance, figures in italics represent payments made without Federal participation.

<sup>3</sup> In all States except California, Illinois, Louisiana, Massachusetts, Nevada, New Jersey, and Utah includes payments made on behalf of recipients of the special types of public assistance.

<sup>4</sup> No program for aid to the permanently and totally disabled.

<sup>5</sup> Data not available.

Table 10.—Average payments including vendor payments for medical care and average amount of vendor payments per assistance case, by program and State, August 1952<sup>1</sup>

State <sup>2</sup>	Old-age assistance		Aid to dependent children (per family)		Aid to the blind		Aid to the permanently and totally disabled	
	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care
Conn.	\$73.48	\$11.00	\$122.14	\$16.00	\$83.70	\$10.00	( <sup>4</sup> )	( <sup>4</sup> )
Del.			87.08	.65				
D. C.	48.88	.09						
Hawaii	37.43	3.82	95.32	9.19	44.13	3.89	\$51.53	\$3.88
Ill.	53.66	13.85	113.70	3.37	57.33	9.98	63.15	25.55
Ind.	41.77	6.05	72.43	4.95	43.80	4.88	( <sup>4</sup> )	( <sup>4</sup> )
Kans.	56.19	3.68	96.79	7.00	58.95	3.31	57.51	5.90
La.	50.00	( <sup>4</sup> )	63.61	.13	47.03	.09	40.51	.09
Mass.	72.27	3.24	119.24	4.13			89.65	32.74
Mich.	50.32	1.00			57.32	.75	66.06	10.78
Minn.	59.03	14.09	104.75	6.71	70.24	8.02	( <sup>4</sup> )	( <sup>4</sup> )
Nebr.	53.79	12.94	93.45	3.43	65.45	1.54	( <sup>4</sup> )	( <sup>4</sup> )
Nev.	54.88	.99					( <sup>4</sup> )	( <sup>4</sup> )
N. H.	51.47	8.00	108.56	11.50	56.09	7.00	( <sup>4</sup> )	( <sup>4</sup> )
N. J.			101.84	2.32				
N. Mex.	42.80	1.14	65.10	3.57	39.36	1.29	41.55	4.13
N. Y.	66.69	11.08	120.20	7.99	78.94	14.11	75.72	13.54
N. C.	25.10	.16	48.78	.31			28.97	.31
N. Dak.	54.00	2.65	97.71	1.37			59.52	2.04
Ohio	50.63	1.42	73.89	.50	50.34	1.23		
R. I.	55.44	0.95	105.93	12.00	66.45	9.83	66.45	9.00
Utah	55.64	.05	107.86	.05	60.24	.32	58.39	.10
Wis.	55.10	5.94	122.61	10.69	59.24	4.36	67.75	4.48

<sup>1</sup> For August data excluding vendor payments for medical care, see the *Bulletin*, November 1952. All averages based on cases receiving money payments, vendor payments for medical care, or both. Averages for general assistance not computed here because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance. Figures in italics represent payments made without Federal participation.

<sup>2</sup> Excludes States that made no vendor payments for medical care for August or did not report such payments.

<sup>3</sup> No program for aid to the permanently and totally disabled.

<sup>4</sup> Less than 1 cent.

<sup>5</sup> Average payment not computed on base of less than 50 recipients.

plants, and describes several programs. The appendixes list references and give detailed information of interest to persons developing and directing small plant programs.

NEW YORK ACADEMY OF MEDICINE.  
*Frontiers in Medicine: The March*

of Medicine, 1950. New York: Columbia University Press, 1951. 150 pp. \$2.50.

*Prolonged Illness, Proceedings of the Second Regional Meeting, Pittsburgh, March 1952.* (Publication No. 93.) Chicago: Research

Council for Economic Security, 1952. 40 pp.

A panel discussion concerned with the problem of prolonged illness, its impact on the community, its relationship to the aged, and health education and illness prevention.



**Table 11.—Old-age assistance: Recipients and payments to recipients, by State, October 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	September 1952 in—		October 1951 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup>	2,637,280	\$127,753,941	\$48.44	-0.2	+5.4	-2.7	+5.8
Ala.	70,150	1,854,919	26.44	-0.9	+10.9	-11.9	+10.7
Alaska	1,630	92,241	56.59	0	-1.3	-1.3	-1.0
Ariz.	13,852	754,879	54.50	-0.9	+8.1	-2.1	+7.0
Ark.	57,423	1,878,053	32.71	+8	+30.4	-0.1	+46.3
Calif.	272,702	19,001,994	69.67	+1	+5.7	-6	+3.7
Colo. <sup>3</sup>	51,834	4,118,114	79.45	+2	-1.0	-1.1	+3.4
Conn.	16,300	1,055,088	64.73	-2.0	+9	-16.8	-11.9
Del.	1,753	63,677	36.32	-2	+7	+9.6	+32.0
D. C.	2,719	139,671	51.37	+1	+6.2	-4.1	+2.9
Fla.	66,809	2,707,040	40.52	-2	+2.8	-3.3	+2.2
Ga.	95,148	3,423,477	35.98	-1	+14.8	-6	+14.9
Hawaii	2,144	72,783	33.95	-9	-1	-5.9	-3.9
Idaho	9,165	495,257	54.04	( <sup>4</sup> )	+6.4	-3.6	+3.1
Ill.	107,860	4,477,536	41.51	-9	-1.9	-5.9	-16.9
Ind.	41,972	1,544,921	36.81	( <sup>4</sup> )	( <sup>4</sup> )	-9.0	-5.9
Iowa	47,463	2,674,601	56.35	( <sup>4</sup> )	+8.2	-2.9	+8.3
Kans.	36,736	2,097,647	57.10	( <sup>4</sup> )	+8.0	-2.9	+12.1
Ky.	55,948	1,957,935	35.00	+2	+16.2	-15.8	-7
La.	120,902	6,210,519	51.37	+2	+2.9	+1.5	+12.1
Maine	13,772	572,833	41.59	-1.6	-5.6	-6.9	-9.7
Md.	11,111	463,529	41.72	-4	-1.3	-3.3	+1.7
Mass.	97,762	6,658,479	68.11	-1	-1.1	-4.1	+2.7
Mich.	89,368	4,511,203	50.48	-9	+1	-5.8	+2
Minn.	53,756	2,448,002	45.54	-5	-1.8	-2.2	-2.2
Miss.	57,850	1,387,607	23.99	-3	+6.5	-8	+28.0
Mo.	131,005	6,626,789	50.58	+1	+10.8	-1.1	+15.5
Mont.	10,883	631,135	57.99	+2	+7.4	-5.3	+6.9
Nebr.	19,825	849,391	42.84	-1.3	( <sup>4</sup> )	-12.1	-18.6
Nev.	2,693	151,163	56.13	-3	+3.2	-2.5	-8
N. H.	6,980	313,839	44.96	-1	+2.5	-1.3	+2.0
N. J.	21,923	1,251,372	57.08	-3	+1.4	-4.0	+6.2
N. Mex.	10,669	474,575	44.48	( <sup>4</sup> )	+7.2	-8	+14.3
N. Y.	111,419	6,335,367	56.86	-7	+1.1	-3.4	-6
N. C.	51,081	1,370,318	26.83	-1	+6.5	-3.6	+11.0
N. Dak.	8,672	459,099	52.94	-4	+3	-2.9	+1.5
Ohio	113,261	5,837,670	51.54	-6	-1.7	-4.5	+3
Okl.	95,288	6,008,164	63.05	+2	+9.6	-1.6	+27.1
Oreg.	22,128	1,360,281	61.47	-4	+5.4	-3.8	+7.8
Pa.	60,710	2,956,019	42.40	-1.0	+6.9	-10.2	-1.4
P. R.	42,008	316,470	7.53	+2.2	+5.8	+111.8	+112.6
R. I.	9,135	429,108	46.97	-5	( <sup>4</sup> )	-6.4	-4.5
S. C.	42,186	1,327,944	31.48	-1	+15.0	-2.0	+22.0
S. Dak.	11,654	505,026	43.33	-3	+2.1	-3.3	+2.5
Tenn.	59,792	2,200,972	36.81	+5	+12.8	-3.5	+22.3
Tex.	217,992	8,377,472	38.43	-1	+13.7	-1.1	+15.8
Utah	9,703	548,809	56.56	0	+1.5	-1.2	+5.4
Vt.	6,957	278,656	40.05	-1	-8	+4	+3.0
V. I.	660	7,584	10.99	+1	( <sup>4</sup> )	+7.1	+6.2
Va.	18,096	445,526	24.62	-1.1	+7	-7.0	+2.0
Wash.	66,155	4,345,536	65.69	-3	+6.0	-3.9	-2.0
W. Va.	26,576	876,632	32.99	+2	+18.0	+2.5	+30.5
Wis.	50,511	2,563,027	50.74	-3	+2.2	-2.8	+3.3
Wyo.	4,069	243,962	59.52	-4	+6.3	-4.7	+1.7

<sup>1</sup> For definition of terms see p. 16. All data subject to revision.

<sup>2</sup> Includes 3,857 recipients under 65 years of age in Colorado and payments to these recipients. Such payments are made without Federal participation.

<sup>3</sup> Increase of less than 0.05 percent.

<sup>4</sup> Decrease of less than 0.05 percent.

**Table 12.—Aid to the blind: Recipients and payments to recipients, by State, October 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	September 1952 in—		October 1951 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup>	98,240	\$5,206,477	\$52.99	+0.2	+4.7	+1.1	+12.2
Total, 52 States <sup>3</sup>	98,208	5,204,153	52.99	+2	+4.7	+1.1	+12.2
Ala.	1,522	41,926	27.55	+1	+10.4	-7	+15.6
Alaska	33	1,745	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
Ariz.	695	40,698	58.56	-1.1	+5.7	-5.8	+1.6
Ark.	1,893	74,109	39.15	+1.2	+18.0	-2.1	+47.3
Calif. <sup>5</sup>	11,739	1,008,913	85.95	+4	+6.1	+2.7	+8.3
Colo.	343	22,014	64.18	-3	-1	-2.3	+5.2
Conn.	308	23,772	77.18	-6	+4.7	-1.9	+14.2
Del.	227	11,373	50.10	+0	+8.0	+3.7	+16.2
D. C.	255	14,072	55.18	+4	+7.7	-2.3	+4.6
Fla.	3,138	143,148	45.62	-3	+4.4	-5.2	+3.9
Ga.	3,000	124,188	41.40	+2	+13.6	+4.1	+20.5
Hawaii	110	4,737	43.06	+1.9	+6.5	-9.1	-8
Idaho	191	11,227	58.78	-2.6	+4.4	-5.4	-2.8
Ill.	3,914	192,505	49.18	+1	-1	-4.6	-12.1
Ind.	1,600	68,325	40.43	-6	+1.4	-3.4	+1.5
Iowa	1,306	87,292	66.84	+9	+8.8	+3.1	+16.0
Kans.	589	36,883	62.62	-5	+11.3	-7.0	+14.0
Ky.	2,419	90,047	37.22	+2	+16.4	-3.5	+13.5
La.	1,944	91,240	46.93	+4	+9	+3.4	+9.7
Maine	575	25,746	44.78	-2	-3.3	-7.4	-9.1
Md.	468	22,490	48.06	0	+1.1	-4.5	+2.9
Mass.	1,690	139,816	82.73	+5	+1.2	+5.9	+16.7
Mich.	1,846	107,587	58.28	+8	+3.0	-1	+10.9
Minn.	1,138	68,052	59.80	+7	-5.4	-2.1	-3.0
Miss.	2,938	77,654	26.43	+4	+5	+4.7	+13.1
Mo. <sup>6</sup>	3,446	172,300	50.00	+9	+9	+21.9	+23.8
Mont.	527	34,127	64.76	+6	+8.0	-2.0	+12.9
Nebr.	714	46,162	64.65	-1	-5	-5.9	-6.0
Nev.	47	3,324	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
N. H.	292	14,730	50.51	-1.4	+1.6	-3.6	-6
N. J.	816	51,432	63.03	0	-3	+4.1	+12.0
N. Mex.	417	17,506	41.98	-3.9	+5.7	-17.9	-4.5
N. Y.	4,145	275,966	66.58	-4	+1.3	+2.5	+6.6
N. C.	4,449	161,757	36.36	+1	+5.0	-1.0	+5.2
N. Dak.	117	6,302	53.86	+9	-6	+1.7	-3.6
Ohio	3,694	188,419	51.01	-8	+2.6	-2.5	+6.2
Okl.	2,431	173,407	71.33	-1.2	+8.7	-5.8	+29.6
Oreg.	364	26,247	72.11	-2.2	+5.0	-6.9	+1.5
Pa. <sup>7</sup>	15,793	782,756	49.55	+5	+7	+2.4	+27.8
P. R.	975	7,275	7.46	+5.1	+10.9	+111.5	+120.9
R. I.	182	10,545	57.94	-5	+1	-1.6	+1.4
S. C.	1,616	59,714	36.95	+6	+29.8	-1	+32.5
S. Dak.	209	8,375	41.88	-2.9	( <sup>4</sup> )	-9.1	-1.2
Tenn.	2,870	119,912	41.78	+7	+5.2	+4.8	+16.8
Tex.	6,016	260,066	43.23	+1	+13.7	-8	+16.4
Utah	216	13,300	61.57	-1.8	+1.5	-3.6	+2.9
Vt.	171	7,674	44.88	+6	+3	-3.4	+1.8
V. I.	46	495	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
Va.	1,306	45,567	32.64	-1.1	+3	-7.4	-2.2
Wash. <sup>8</sup>	828	68,593	82.84	+7	+6.2	-2.5	+3.0
W. Va.	1,137	43,470	38.23	+9	+15.5	+5.3	+29.5
Wis.	1,286	73,121	56.86	-1.2	+2.1	-6.0	-2
Wyo.	88	5,326	60.52	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )

<sup>1</sup> For definition of terms see p. 16. Figures in italics represent program administered without Federal participation. All data subject to revision.

<sup>2</sup> Data include recipients of payments made without Federal participation and payments to these recipients in California (518 recipients, \$46,011 in payments), in Washington (12 recipients, \$620 in payments), in Missouri (90 recipients, \$47,160 in payments), and in Pennsylvania (6,633 recipients, \$421,204 in payments). State plans for aid to the blind in Missouri and Pennsylvania were approved under the Social Security Act Amendments of 1950.

<sup>3</sup> States with plans approved by the Social Security Administration. See also footnote 2.

<sup>4</sup> Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

<sup>5</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>6</sup> Increase of less than 0.05 percent.

Table 13.—Aid to dependent children: Recipients and payments to recipients, by State, October 1952<sup>1</sup>

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients		Payments to recipients			Percentage change from— <sup>2</sup>			
		Total <sup>3</sup>	Children	Total amount	Average per—		September 1952 in—		October 1951 in—	
					Family	Recipient	Number of families	Amount	Number of families	Amount
Total.....	566,666	1,977,710	1,482,290	\$46,116,285	\$81.38	\$23.32	-0.4	+6.0	-5.1	+3.2
Total, 52 States <sup>4</sup> .....	566,631	1,977,587	1,482,202	46,115,038	81.38	23.32	-4	+6.0	-5.1	+3.2
Alabama.....	17,954	65,042	50,654	690,145	38.44	10.61	-3	+7.4	-1.9	+9.0
Alaska.....	778	2,595	1,890	59,240	76.14	22.83	+9	+1.6	+14.6	+23.5
Arizona.....	3,506	13,311	10,013	304,704	86.91	22.89	-1	+15.5	-5.5	+10.3
Arkansas.....	12,780	47,533	36,330	710,565	55.60	14.95	+2.1	+28.6	-9.8	+40.2
California.....	51,381	162,680	123,383	6,057,392	117.69	37.24	-1.0	+3	-7.0	-4.6
Colorado.....	4,855	18,078	13,663	478,483	98.55	26.47	-5	-9	-7.9	+1.8
Connecticut.....	4,279	14,107	10,316	488,805	114.23	34.65	-1.9	+4.6	-18.7	-14.5
Delaware.....	735	2,865	2,204	63,311	86.14	22.10	-1	+1	+4.4	+13.3
District of Columbia.....	1,918	7,904	6,165	202,056	105.35	25.56	-3.0	+4.8	-8.7	+4
Florida.....	17,969	60,326	45,100	939,938	52.31	15.58	+1.6	+9.3	-15.2	-1.9
Georgia.....	13,388	45,926	35,035	948,414	70.84	20.65	-2.5	+25.3	-32.8	-4.8
Hawaii.....	3,126	11,488	8,978	266,029	85.29	23.21	+2.0	+9	-3.5	-1.0
Idaho.....	1,827	6,418	4,728	221,272	121.11	34.48	-5.0	+2.3	-15.3	-8.5
Illinois.....	22,360	80,985	60,248	2,529,458	113.12	31.23	-2	+1	-1.1	+1.1
Indiana.....	7,984	27,207	20,191	589,468	73.83	21.67	-1.7	+6.0	-12.0	-2.0
Iowa.....	5,442	19,140	14,233	629,708	115.71	32.90	-1	+9.5	+6.1	+24.7
Kansas.....	3,770	13,537	10,321	372,578	98.83	27.52	-1.7	+5.3	-15.4	+1.6
Kentucky.....	19,632	70,159	52,018	1,259,439	64.15	17.95	+4	+21.1	-9.5	+38.3
Louisiana.....	21,823	80,752	60,388	1,387,678	63.59	17.18	-8	-7	-1.2	+5.2
Maine.....	4,197	14,719	10,655	331,931	79.09	22.55	-1.5	+6.2	-3.8	+4.1
Maryland.....	5,061	19,710	15,092	465,289	91.94	23.61	+1.2	+2.0	-1.2	+8.9
Massachusetts.....	12,628	41,665	30,733	1,453,073	115.07	34.88	-1.0	-8	-2.9	-3.0
Michigan.....	24,852	80,691	57,487	2,445,708	98.41	30.31	-8	-6	+1.3	+7.5
Minnesota.....	7,253	24,714	18,890	723,765	99.79	29.29	-4	( <sup>5</sup> )	-5.9	-4.1
Mississippi.....	9,928	37,796	29,234	262,857	26.48	6.96	-1.3	-1.1	-3.9	+20.0
Missouri.....	20,896	70,973	52,447	1,262,377	60.50	17.79	-1.5	+12.6	-10.2	+4.2
Montana.....	2,203	7,708	5,720	223,091	101.27	28.94	+2	+8.8	-5.5	+12.0
Nebraska.....	2,521	8,576	6,345	227,676	90.31	26.55	-9	-1.1	-15.1	-13.7
Nevada.....	35	123	88	1,247	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )
New Hampshire.....	1,289	4,530	3,334	143,047	110.98	31.58	+5	+7.9	-13.0	-6.2
New Jersey.....	4,962	16,593	12,590	536,578	108.14	32.34	-5	+5.3	-2.8	+9.4
New Mexico.....	5,030	17,801	13,656	323,440	64.30	18.17	-1.4	+3.3	-7.6	+13.8
New York.....	48,748	167,215	120,112	5,700,280	116.93	34.09	-1.5	+1.6	-7.1	-2.8
North Carolina.....	16,407	59,848	45,693	849,325	51.77	14.19	-5	+6.0	+1	+12.1
North Dakota.....	1,497	5,237	3,963	157,607	105.28	30.09	-2	+1.2	-8.6	+10.2
Ohio.....	12,801	47,452	35,790	1,019,919	79.67	21.49	-5	+7.5	-7.9	+8.0
Oklahoma.....	18,100	60,891	46,328	1,822,971	100.72	29.94	-1.1	+4.4	-13.4	+21.5
Oregon.....	3,049	10,422	7,853	353,502	115.94	33.92	+1.5	+11.3	-8.2	+4.1
Pennsylvania.....	27,857	102,947	77,292	2,682,608	96.30	26.06	-1.9	+6.1	-20.6	-10.0
Puerto Rico.....	30,564	95,927	72,190	288,511	9.44	3.01	+4.3	+10.4	+145.6	+151.8
Rhode Island.....	3,201	10,728	7,766	301,274	94.12	28.08	-1.0	-1	-3.1	-1.3
South Carolina.....	6,292	23,706	18,373	281,308	44.71	11.87	+2	+9.4	-3.8	+12.2
South Dakota.....	2,578	8,444	6,365	200,180	77.65	23.71	-5	+6.3	-1	+12.3
Tennessee.....	19,663	71,355	53,649	973,872	49.45	13.65	-5	+5	-8.2	-4.3
Texas.....	14,779	57,577	43,022	985,495	66.68	17.12	-1.0	+23.9	-14.8	+17.6
Utah.....	2,730	9,536	7,050	303,390	111.13	31.82	-4	+2.7	-8.3	-3.1
Vermont.....	995	3,498	2,688	62,598	62.91	17.90	-9	+17.1	-1.8	+14.8
Virgin Islands.....	221	692	603	3,714	16.81	5.37	+3.3	+6.8	+10.5	+14.6
Virginia.....	7,233	27,298	20,860	423,359	58.53	15.51	-1.1	+4.6	-8.8	+4.1
Washington.....	8,207	27,645	20,205	848,320	103.37	30.69	-1.7	-6	-11.8	-1.4
West Virginia.....	16,884	62,675	48,938	1,259,173	74.58	20.09	+1.2	+20.2	( <sup>5</sup> )	+30.6
Wisconsin.....	8,001	27,168	19,977	944,943	118.10	34.78	-4	+3.8	-3.9	+2.4
Wyoming.....	497	1,827	1,376	54,574	109.81	29.87	+2.5	+13.1	-10.9	+3

<sup>1</sup> For definition of terms see p. 16. Figures in italics represent program administered without Federal participation. All data subject to revision.

<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>3</sup> States with plans approved by the Social Security Administration.

<sup>4</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>5</sup> Decrease of less than 0.05 percent.

<sup>6</sup> Average payment not computed on base of less than 50 families; percentage change, on less than 100 families.

<sup>7</sup> In addition to these payments from aid to dependent children funds, supplemental payments of \$94,861 from general assistance funds were made to 3,054 families.



**Table 14.—Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, October 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from September 1952 in—	
		Total amount	Average	Number	Amount
<b>Total</b> .....	156,644	\$7,523,719	\$48.03	+1.8	+6.3
Alabama.....	8,762	237,426	27.10	+4.4	+17.3
Arkansas.....	392	12,348	31.50	+23.3	+46.4
Colorado.....	3,769	201,451	53.45	+7.7	+8.8
Delaware.....	135	6,867	50.87	-2.2	-1.0
Dist. of Col.....	1,354	80,600	59.53	+1.4	+9.5
Georgia.....	864	34,009	39.36	+65.5	+89.9
Hawaii.....	1,142	53,944	47.24	+1.9	+2.9
Idaho.....	817	46,179	56.52	-8	+5.1
Illinois.....	3,387	145,035	42.82	+3.4	+3.6
Kansas.....	2,811	156,108	55.53	+8	+7.6
Louisiana.....	14,879	612,898	41.19	-1	+1.4
Maryland.....	2,943	141,054	47.93	+2.8	+3.6
Massachusetts.....	6,711	427,801	63.75	+9.6	+11.7
Michigan.....	1,241	80,372	64.76	+3.2	+6.5
Mississippi.....	1,100	21,509	19.55	+3.8	+4.1
Missouri.....	12,002	620,808	51.73	+7.7	+11.4
Montana.....	1,167	73,964	63.38	+1.2	+9.9
New Hampshire.....	47	2,736	(?)	(?)	(?)
New Jersey.....	1,800	123,467	68.59	+4.3	+6.3
New Mexico.....	2,200	82,168	37.35	-9	-3
New York.....	30,534	1,950,393	63.88	+2	+2.6
North Carolina.....	5,861	188,377	32.14	+3.4	+14.4
North Dakota.....	695	41,441	59.63	+1.6	-2
Ohio.....	5,583	273,774	49.04	+1.5	+10.6
Oklahoma.....	3,326	216,054	64.96	+6.0	+16.8
Oregon.....	1,974	147,126	74.53	+1.3	+6.4
Pennsylvania.....	9,644	468,495	48.58	-2	+8.0
Puerto Rico.....	9,677	81,844	8.46	+4.5	+11.5
Rhode Island.....	353	20,357	57.67	+7.3	+4.3
South Carolina.....	5,253	165,250	31.46	+3.0	+2.8
South Dakota.....	276	12,404	44.94	+4.0	+9.8
Utah.....	1,541	94,197	61.13	0	+5.0
Vermont.....	221	9,513	43.05	+4.2	+4.5
Virgin Islands.....	24	271	(?)	(?)	(?)
Virginia.....	3,277	115,640	35.29	-1.9	+7
Washington.....	5,419	337,805	62.34	-1	+6
West Virginia.....	3,968	147,106	36.89	+3.2	+18.9
Wisconsin.....	1,017	65,800	64.70	+6	+2.3
Wyoming.....	458	27,128	59.23	0	+10.0

<sup>1</sup> For definition of terms see p. 16. All data subject to revision.

<sup>2</sup> Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

**Table 15.—General assistance: Cases and payments to cases, by State, October 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	September 1952 in—		October 1951 in—	
				Number	Amount	Number	Amount
<b>Total, 52 States<sup>2</sup></b> .....	270,000	\$13,088,000	\$48.45	-1.4	+1.8	-12.8	-9.0
Ala.....	159	3,760	23.65	-3.6	-5.7	(?)	(?)
Alaska.....	99	4,816	48.65	-9.2	+14.2	(?)	(?)
Ariz.....	1,322	61,236	46.32	-8	(?)	+13.7	+35.8
Ark.....	2,166	29,112	13.44	-1.5	(?)	-12.9	-9.9
Calif.....	26,117	1,220,783	46.74	-1.5	-6	-9.5	-6.3
Colo.....	1,663	68,622	41.26	-2.2	-5.1	-2	+7.4
Conn.....	3,932	214,408	54.53	+4	+1.3	+4.2	+2.9
Del.....	686	28,713	41.86	-2.7	-1.6	-17.9	-2.8
D. C.....	679	40,953	60.31	-2.9	+4.7	-10.7	-2.7
Fla.....	7,520	81,100	10.68	-1.7	-3.1	-4.8	-1.3
Ga.....	3,040	52,784	17.36	-5.2	-5.3	-9.7	-5.6
Hawaii.....	1,639	88,674	54.10	+4	-4	-21.2	-22.8
Idaho.....	131	5,354	40.87	-2.2	+6.8	-30.7	-23.6
Ill.....	24,344	1,801,775	61.69	-1.6	+2.4	-9.9	-3.9
Ind.....	8,992	280,841	31.23	+5	+2.9	+11.9	+4.6
Iowa.....	3,352	106,926	31.90	+1.3	+2.4	+5.3	+12.3
Kans.....	1,759	84,502	48.04	-1.9	-1.5	-15.1	-4.7
Ky.....	2,615	71,118	27.20	+1.7	-2.1	-6.6	-2.6
La.....	6,975	271,187	38.88	+1	+2.0	+16.7	+19.8
Maine.....	2,736	120,268	43.96	-1.7	-3.1	-4.8	-1.3
Md.....	2,783	138,097	49.62	-4.1	-2.8	-12.1	-5.2
Mass.....	12,850	678,846	52.83	-1.1	+5.0	-31.3	-32.4
Mich.....	14,966	900,352	60.16	+1.4	+11.8	-22.4	-3
Minn.....	5,201	269,718	51.86	+1.5	+9.1	-7	+3.5
Miss.....	896	11,659	13.01	+3	+1.9	+8.2	+12.3
Mo.....	8,968	305,208	34.03	-3.1	-1.2	-8.5	+4.5
Mont.....	513	15,518	30.25	-3.2	-1.8	-37.7	-36.7
Nev.....	729	7,800	26.90	-14.7	-1.3	-4.9	-8.3
N. H.....	903	37,664	41.71	-3.0	-7.5	-20.2	-17.5
N. J.....	5,806	403,154	69.44	+6	+9.4	-20.1	-3.4
N. Mex.....	209	5,030	24.07	-3.2	+5.2	-47.4	-40.5
N. Y.....	35,817	2,655,241	74.13	-3.3	-2.2	-26.1	-26.5
N. C.....	1,811	37,226	20.56	-8.8	-10.1	-11.4	-4.2
N. Dak.....	350	14,102	40.29	+10.1	+11.6	-14.6	-8.4
Ohio.....	19,618	823,120	41.96	-3.6	-2.0	-1.5	+6.4
Okla.....	5,400	84,231	15.41	(?)	(?)	(?)	(?)
Oreg.....	3,715	241,330	64.96	-2.4	+6.1	-1	+7.1
Pa.....	17,978	960,349	53.42	-1.9	+5.8	-13.1	-2.1
P. R.....	2,648	17,993	6.79	+18.2	+18.4	-32.2	-37.8
R. I.....	3,804	238,342	62.66	+6	+7.6	-8.8	-6.1
S. C.....	2,052	45,019	21.94	-2.0	+27.0	-17.6	+4.9
S. Dak.....	608	17,406	28.63	+3.4	+12.8	-14.6	-10.9
Tenn.....	2,119	30,353	14.32	+3.1	+3.4	-4.1	+5.4
Tex.....	6,800	142,000	20.89	-4.6	-1.7	-3.2	+3.8
Utah.....	1,058	61,773	58.39	-4.6	-1.7	-3.2	+3.8
Vt.....	900	33,000	36.67	-9	+7	+4.1	+9.0
V. I.....	229	2,367	10.34	-6.6	-4.7	-21.9	-11.2
Va.....	1,905	54,656	28.69	-6.6	-4.7	-21.9	-11.2
Wash.....	6,327	349,724	55.27	+3.4	+4.8	-5.2	+8.8
W. Va.....	3,196	98,431	30.80	+7	+1.1	-25.6	+3.7
Wis.....	4,703	276,783	58.85	-1.4	+2.7	+1.8	+16.7
Wyo.....	112	5,531	49.38	-7.4	+4.5	(?)	(?)

<sup>1</sup> For definition of terms see p. 16. All data subject to revision.

<sup>2</sup> Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving, medical care, hospitalization, and burial only. Excludes Nebraska; data not available. Percentage changes based on data for 52 States.

<sup>3</sup> Percentage change not computed on base of less than 100 cases.

<sup>4</sup> Decrease of less than 0.05 percent.

<sup>5</sup> State program only; excludes program administered by local officials.

<sup>6</sup> About 11 percent of this total is estimated.

<sup>7</sup> Partly estimated.

<sup>8</sup> Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

<sup>9</sup> Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

<sup>10</sup> Includes cases receiving medical care only.

<sup>11</sup> Includes 5,912 cases and payments of \$171,341 representing supplementation of other assistance programs.

<sup>12</sup> Excludes estimated duplication between programs; 1,349 cases were aided by county commissioners and 4,361 cases under program administered by Oklahoma Emergency Relief Board. Average per case and percentage change in number of cases not computed.

<sup>13</sup> Estimated.

<sup>14</sup> Estimated on basis of reports from a sample of cities and towns.

# Social Security in Review

## State of the Union

PRESIDENT Eisenhower delivered his first message to Congress, on the State of the Union, on February 2. In it he called for the extension of old-age and survivors insurance "to cover millions of citizens who have been left out of the social security system." He added that "encouragement of privately sponsored pension plans" is no less important.

The President spoke of "two great needs born of our living in a complex industrial economy. First, the individual citizen must have safeguards against personal disaster inflicted by forces beyond his control. Second, the welfare of the people demands effective and economical performance by the Government of certain indispensable social services. . . . There is urgent need for greater effectiveness in our programs, both public and private, offering safeguards against the privations that too often come with unemployment, old age, illness, and accident."

President Eisenhower said that he would shortly send to Congress specific recommendations for establishing a commission to study the relationship among Federal, State, and local programs. Accompanying the recommendations will be "a reorganization plan for defining new administrative status for all Federal activities in health, education, and social security."

## Program Operations

MORE THAN 4.9 million persons were receiving monthly old-age and survivors insurance benefits at the end

of November—62,000 more than at the end of October. This gain, although smaller than that in October, was about 50 percent greater than in November 1951 and reflects increased claims activity resulting partly from the extension of coverage provided by the 1950 amendments. Newly covered workers could first acquire their sixth quarter of coverage in April-June 1952 and thus become insured under the program.

Monthly benefits being paid at the end of November totaled \$201.2 million—\$2.9 million more than in October. The monthly rate of benefit payments exceeded \$200 million for the first time in November. The \$100-million mark had been reached in September 1950. Thus, while it was almost 11 years from the beginning of the program before benefits amounted to \$100 million each month, the second \$100 million was added in about 2 years. The large expansion in the beneficiary rolls in recent years—the result of the liberalized qualifying requirements in the 1950 amendments—and the higher benefit rates provided by the 1950 and the 1952 amendments were chiefly responsible for the rapid growth in the monthly rate of benefit payments.

By the end of November, almost 3.8 million persons aged 65 or over were receiving monthly benefits, half a million more than in November 1951. Their monthly benefits totaled \$164.9 million, compared with \$123.4 million a year earlier. About 1.2 million mothers and dependent or orphaned children under age 18 were being paid benefits—an increase of 100,000 from the number a year earlier. Their monthly benefits totaled \$36.4 million.

In November, 33,600 lump-sum death payments totaling \$5.2 million were made with respect to 32,400 deceased workers. The average lump-sum amount per worker was \$161, compared with \$137 in November 1951.

THE TOTAL NUMBER of persons receiving assistance dropped slightly in November, but for some programs the decline was less than in recent months. There were 1,700 fewer persons receiving old-age assistance in November than in October, while during the first 10 months of 1952 the number of aged persons on the rolls declined, on the average, 6,400 a month. Similarly, in aid to dependent children the decrease of 1,100 families in November was less than the average monthly drop of 2,500 families during the previous 10 months. Although there were seasonal increases in the general assistance loads in a few States, there was a net drop of 3,000 cases or 1.2 percent for the country as a whole. The number of blind and permanently disabled persons getting assistance continued to increase.

Average payments for each of the special types of assistance rose by more than 20 cents. These changes reflect small increases in more than half the States and substantial changes in a few of the States that had not taken action to increase payments in October. In the State of Washington, the average payment to families receiving aid to dependent children rose \$11.51; the increase for cases receiving aid to the disabled was more than \$5, and for general assistance cases it was more than \$3. For these programs, reductions affect-



ing payments to recipients with no income or small amounts of income were less in November than in October. Payments for old-age assistance in Washington, which rose \$3.90 from September to October, increased an additional 81 cents in November, bringing the total change from September close to \$5.00. In aid to the blind, the net increase from September to November was \$6.74. There are no reductions in payments for the aged and blind in Washington.

In Rhode Island, adjustment of cost figures for food, fuel, and utilities to reflect current prices resulted in an increase of \$6.90 in the average payment to families receiving aid to dependent children and of \$2.11 in the average for recipients of aid to the blind. In old-age assistance, payments rose less than \$1.00 on the average, and in the other two programs the increases were more than \$1.00. The November data do not reflect the full effect of the higher standards in Rhode Island, since adjustments for about half the cases were not made in checks issued for the first half of the month.

A few States that made changes affecting payments in October did not increase payments for all cases in that month. In North Carolina, for example, adjustments were to be made during October, November, and December. In Florida, new cost figures are being used as cases are reviewed for continuing eligibility and for new cases. Both of these States showed substantially higher payments in November than in October, and further increases may be anticipated.

In Colorado the maximum on payments for old-age assistance was again raised \$5 and the average payment rose \$4.91.

In contrast to the other programs, the average payment and total expenditures for general assistance were lower in November than in October.

INITIAL CLAIMS filed in November for benefits under the State unemployment insurance programs increased slightly (1.4 percent) from the October total as a result of both seasonal

(Continued on page 28)

## Selected current statistics

[Corrected to Jan. 9, 1953]

Item	November 1952	October 1952	November 1951	Calendar year	
				1951	1950
<b>Labor Force<sup>1</sup> (in thousands)</b>					
Total civilian.....	63,646	63,146	63,164	62,884	63,069
Employed.....	62,228	61,862	61,336	61,005	59,967
Covered by old-age and survivors insurance <sup>2</sup> .....					35,164
Covered by State unemployment insurance <sup>3</sup> .....	36,300	36,200	35,200	34,838	32,771
Unemployed.....	1,418	1,284	1,828	1,879	3,162
<b>Personal Income<sup>4</sup> (in billions; seasonally adjusted at annual rates)</b>					
Total.....	\$276.1	\$276.1	\$260.9	\$254.1	\$226.3
Employees' income <sup>5</sup> .....	189.0	188.4	174.8	170.1	145.9
Proprietors' and rental income.....	53.2	53.5	52.5	50.6	45.2
Personal interest income and dividends.....	21.3	21.3	20.5	20.4	19.5
Public aid <sup>7</sup> .....	2.4	2.4	2.3	2.3	2.4
Social insurance and related payments <sup>8</sup> .....	7.9	8.1	7.1	7.0	6.6
Veterans' subsistence allowances <sup>9</sup> and bonuses.....	.6	.6	1.0	1.2	2.2
Miscellaneous income payments <sup>10</sup> .....	2.0	2.1	2.7	2.5	4.5
<b>Old-Age and Survivors Insurance</b>					
Monthly benefits:					
Current-payment status: <sup>11</sup>					
Number (in thousands).....	4,942	4,880	4,332		
Amount (in thousands).....	\$201,234	\$198,295	\$153,214	\$1,884,531	\$1,018,149
Average old-age benefit.....	\$49.12	\$49.01	\$42.17		
Awards (in thousands):					
Number.....	90	124	69	1,336	963
Amount.....	\$4,063	\$5,695	\$2,267	\$42,282	\$26,234
<b>Unemployment Insurance<sup>1</sup></b>					
Initial claims (in thousands).....	681	672	939	10,836	12,251
Weeks of unemployment claimed (in thousands).....	2,706	2,883	3,997	50,393	78,604
Weeks compensated (in thousands).....	2,143	2,438	3,297	41,599	67,800
Weekly average beneficiaries (in thousands).....	536	530	749	797	1,300
Benefits paid (in millions) <sup>12</sup> .....	\$48	\$54	\$60	\$840	\$1,373
Average weekly payment for total unemployment.....	\$83.26	\$83.16	\$81.86	\$81.08	\$80.79
<b>Public Assistance</b>					
Recipients (in thousands):					
Old-age assistance.....	2,636	2,637	2,705		
Aid to dependent children:					
Families.....	566	567	592		
Children.....	1,482	1,482	1,520		
Aid to the blind.....	98	98	97		
Aid to the permanently and totally disabled.....	159	157	118		
General assistance.....	267	270	316		
Average payments:					
Old-age assistance.....	\$48.65	\$48.44	\$44.58		
Aid to dependent children (per family).....	81.71	81.38	75.30		
Aid to the blind.....	53.27	52.99	47.97		
Aid to the permanently and totally disabled.....	48.29	48.03	45.92		
General assistance.....	48.23	48.45	49.32		

<sup>1</sup> Continental United States only. Estimated by the Bureau of the Census, except as noted. Monthly employment figures represent specific week and annual figures, average week (unemployment insurance data represent pay period instead of week).

<sup>2</sup> Estimated by the Bureau of Old-Age and Survivors Insurance. Data for 1951 and 1952 not available.

<sup>3</sup> Data from the Bureau of Employment Security, Department of Labor.

<sup>4</sup> Data from the Office of Business Economics, Department of Commerce. Continental United States, except for employees' income, which includes pay of Federal civilian and military personnel in all areas.

<sup>5</sup> Beginning January 1952, social insurance contributions from the self-employed excluded from total but not deducted from proprietors' income.

<sup>6</sup> Civilian and military pay in cash and in kind, other labor income (except workmen's compensation), mustering-out pay, terminal-leave pay, and Government contributions to allowances for dependents of enlisted personnel. Excludes employee contributions under social insurance and related programs.

<sup>7</sup> Payments to recipients under the 4 special public assistance programs and general assistance.

<sup>8</sup> Includes old-age and survivors insurance benefits; railroad, Federal, State, and local retirement benefits; veterans' pensions and compensation; workmen's compensation; State and railroad unemployment insurance and temporary disability benefits; and unemployment allowances to veterans under the Servicemen's Readjustment Act and the Veterans' Readjustment Assistance Act.

<sup>9</sup> Under the Servicemen's Readjustment Act and under the Veterans' Readjustment Assistance Act.

<sup>10</sup> Includes payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government contribution to nonprofit organizations, business transfer payments, and recoveries under the Employer's Liability Act for railroad workers and seamen.

<sup>11</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit; calendar-year figures represent payments certified.

<sup>12</sup> Monthly amounts, gross; annual amounts adjusted for voided benefit checks and benefit refunds.

# Social Welfare Programs in the United States

by IDA C. MERRIAM\*

*Social welfare is one of the accepted goals of the United States and of the entire free world. Great interest attaches, therefore, both in this country and elsewhere, to the status of social welfare programs in the United States today. The standard of living and general welfare of the American people derive from the multiform activities of a free people, working individually, through voluntary groups, and through their government. This article is concerned primarily with the development and current status of public social welfare programs. For this purpose, the term social welfare is broadly defined to include education, health, social security, and veterans' programs—the major programs that are directed specifically to promoting the well-being of individuals and families. The data are presented in such a way as to permit exclusion or reclassification of specific programs by those who would find a different classification more useful.*

FROM the beginning of its history as a Nation, the United States has been committed to a policy of positive action by government to advance the public or general welfare. When society was largely rural and economic organization relatively simple, the circumstances in which government was called upon to safeguard or promote social welfare were fewer than today; they were, however, important.

As early as 1785 the Federal Government set aside land from the public domain to be used for the support of public education. In 1789 the Federal Government accepted the responsibility of providing pensions to disabled veterans of the Revolutionary War. Another special group for which the Federal Government early made special provision was merchant seamen, for whom in 1798 Congress established a system of health insurance. Compulsory deductions from seamen's wages were used to establish and maintain hospitals for the care of sick and disabled seamen in the various ports. In 1884 the payroll deductions were replaced by a tonnage tax and later by general revenue financing. The Marine Hospital Service established by this early

legislation developed into the U. S. Public Health Service.

Throughout the nineteenth century, however, it was the State and local governments rather than the Federal Government that carried the major responsibility for the various programs that are included in the term social welfare. The growing complexity and interdependence of our society have multiplied the number of problems calling for national rather than local solution. Yet even today, considerably more than half of all public expenditures for social welfare are made from State and local funds, and about two-thirds of all the money (Federal, State, and local) spent for social welfare goes to programs administered by the States or localities.

## Development of Social Welfare Programs

In the colonial period and in the early years of the Republic, security for the dependent members of society—children, old people, the sick and disabled—was regarded as primarily the responsibility of the family, backed by the mutual assistance of neighbors and friends. The community always recognized a final responsibility for the destitute, which it carried out through the local poor relief system, the provision of almshouses or workhouses, or the indenture of orphaned or deserted children or adult vagrants to "worthy" families of the neighborhood.

## Nineteenth Century Beginnings

By the middle of the nineteenth century, growing social dislocations and the inadequacies of general almshouses and local poor relief led to action by some of the State governments. Differentiated treatment of special groups began in the 1850's with separate State institutions for the mentally ill. During the next few decades, special institutional arrangements were made in many States for children, the aged, and such groups as the blind, the deaf, and the mentally retarded. State departments of welfare with limited authority to set standards for local relief activities were established in a number of States.

In the 1870's and 1880's there was a rapid growth of private charity organizations with paid workers in many areas. The settlement house movement, beginning at this time, focused attention on the terrible living conditions and insecurities of the urban poor and provided the inspiration for many of the reform movements of the early twentieth century.

An attempt to prevent some of the conditions leading to poverty and dependency—as well as the advance of scientific medical knowledge—was reflected in the public health movement that had begun in the 1850's and that got well under way in the 1890's with the establishment or development of State boards of health in a number of States. Environmental sanitation and general public health services gradually became an accepted function of local and State governments in most parts of the country.

In spite of the early support given to public education by the grant of Federal lands, the movement for tax-supported public schools available to all groups and classes met

\*Division of Research and Statistics, Office of the Commissioner.



substantial opposition, and its success was not really assured until well into the second half of the nineteenth century. The first compulsory attendance law was passed in Massachusetts in 1852. It was 1920 before all States had such laws, and they could not be effective while child labor was accepted and widely used. Tax support of high schools began in the 1870's, but the widespread development of secondary education did not occur until after 1900.

### *From 1900 to the Depression*

The great upsurge of economic, social, and political reform, which began at the end of the nineteenth century and had its greatest impact before 1917, led to the development of a number of new social welfare programs. The most important were workmen's compensation and mothers' aid and old-age pensions.

**Workmen's compensation.**—Long before 1900, the toll of accidents in the mines and factories of the new machine age had begun to arouse concern. Studies of workmen's compensation legislation in Europe, published by the U. S. Bureau of Labor in 1893 and 1899, influenced the thinking of persons concerned with social reform in this country. A workmen's compensation bill introduced in New York in 1898 while Theodore Roosevelt was governor and one introduced in Illinois in 1905 were defeated. The passage in 1908 of a Federal Compensation Act covering civil employees of the Federal Government gave stimulus to the movement for State laws. The first law to be held constitutional by the State courts was enacted in 1911; altogether 10 laws were enacted in that year, three in 1912, and eight in 1913. By 1920, workmen's compensation laws were in effect in 43 States, Alaska, and Hawaii. It was not until 1948, however, that all States finally had such legislation.

**Pensions for the blind.**—One semi-dependent group whose needs early gained special recognition was the blind. State laws authorizing special pensions for the blind were adopted in Ohio in 1898, in Illinois in 1903, and gradually thereafter in a number of States.

**Mother's aid.**—Interest in the wel-

fare of the many children left orphaned, abandoned, or taken from parents who could not support them was crystallized and given direction by the first White House Conference on the Care of Dependent Children, called by President Theodore Roosevelt in 1909. The Conference gave momentum to a Nation-wide campaign on the part of social welfare groups and women's organizations for mothers' pensions—cash payments to widows with young children to enable them to care for the children in their own homes. The campaign encountered relatively little organized opposition. The still widely accepted association of poverty or dependency and moral delinquency was less easily applied to children than to older persons, and there was widespread interest in a more constructive (and less costly) solution than institutional or foster-home care. The first State-wide mothers' pension law was enacted in Illinois in 1911; 18 States had enacted such laws by 1913. By 1934, there were mothers' aid laws in 46 States, the District of Columbia, Alaska, and Hawaii. Applicable at first only to orphan children, most of the laws were extended to provide aid also to children whose fathers had deserted or who were without support for other reasons. The majority of the laws, however, were permissive rather than mandatory on the local units; in all but a few States the costs were borne entirely by the counties or towns, and in many areas grants were never made or were very inadequate.

**Health insurance.**—The Progressive Party platform of 1912 had endorsed not only workmen's compensation but also social insurance against the risks of sickness and unemployment. Between 1915 and 1920 the subject of health insurance was studied by 11 State commissions; six favored compulsory health insurance, and five issued majority reports against it. A model health insurance bill, providing both cash benefits and medical services, was developed by the American Association for Labor Legislation with the cooperation of a committee of the American Medical Association. Legislation based on the model bill was introduced in Massachusetts, New Jersey, and New

York in 1915 and in 12 States in 1917. In spite of the early strength of the movement, none of the bills was enacted. The New York State Senate passed a bill in 1919, but it failed of adoption in the lower house.

**Child health.**—One special public health program—Federal grants of funds to the States to help support maternal and child health services—was enacted in 1921, largely as a result of the stimulus provided by the second White House Conference on Child Welfare, called by President Woodrow Wilson in 1919. All but three States were receiving grants under this act (the Sheppard-Towner Act) in 1927, when Congress announced its intention of making no further appropriations for this purpose after the following year.

**Vocational rehabilitation.**—In 1920 the Federal Government also offered financial aid to the States in providing vocational rehabilitation services for injured and disabled persons. Interest in vocational rehabilitation had begun as early as the 1890's and led to the establishment under private auspices of a number of agencies for the employment of handicapped persons. The increasing number of industrial accidents, the development of workmen's compensation, the rise of modern orthopedic surgery, and public concern with the problems of the disabled veterans of World War I led to the adoption of the Federal program. Twelve States had enacted laws providing vocational rehabilitation services for civilians before the passage of the Federal act, but only six programs had begun to function. Within a year after the passage of the Federal act, 25 States had accepted its terms and were operating vocational rehabilitation programs shortly thereafter.

**Old-age pensions.**—The increasing number of industrial workers left without an income in old age had been a matter of growing public concern since the end of the nineteenth century. In the 1890's a number of trade unions established homes for their aged members and shortly afterwards began to experiment with retirement benefit systems. About the same time, first the railroads, then a few other large corporations, set up private pension plans for their

employees. Special retirement systems for State and local government employees, principally teachers, policemen, and firemen, were in existence in a few localities before 1900.

A Massachusetts legislative commission, established in 1907, reported a substantial amount of old-age dependency but recommended against a public pension plan. A number of State survey commissions were set up in the next few years; the Pennsylvania commission of 1920-21 was the first to take a clear-cut position in favor of State assistance to aged persons without responsible relatives.

The Territorial Legislature of Alaska had adopted an old-age assistance law in 1915. In 1923, old-age assistance laws were passed in Montana and Nevada. A number of fraternal organizations had been urging "old-age pension" legislation for some time, although they favored county-option laws rather than mandatory State laws. A trend toward mandatory laws with State financial aid to the localities began in 1929 with the enactment of such a law in California. By the end of 1929, 11 States had old-age assistance laws. By 1934, laws were in effect in 28 States and in Alaska and Hawaii; 23 were mandatory on the localities, and 16 provided State financial aid. In many States, however, there were long residence requirements and other restrictive eligibility conditions, and the amount of aid actually provided was limited.

**Unemployment insurance.**—Unemployment insurance had been discussed in some of the States and in Congress during the 1920's but did not become an important issue until after 1930. An unemployment compensation law that had been introduced in the Wisconsin Legislature at every session since 1921 was passed in 1932. Unemployment compensation or unemployment insurance laws were introduced in a number of States before 1935, but enactment was blocked by fear on the part of individual States of putting their employers at a competitive disadvantage.

### **Impact of the Depression**

When the depression of the 1930's began, the country had a system of

relief that was almost entirely locally administered and locally financed, except for the special categories of the aged, the blind, and children in some States. The rapid increase in relief loads in 1930 and 1931 placed an impossible burden on local—and particularly municipal—finances. The first shift in responsibility was to the States. By the middle of 1933 about half the States had appropriated funds for emergency relief, but State resources also were limited. In July 1932 the Reconstruction Finance Corporation, which had been set up in January of that year to provide financial aid to agriculture, commerce, and industry, was given authority to make loans to States for relief purposes.

By March 1933, it had become generally recognized that the Federal Government must take direct responsibility for relief. The Civilian Conservation Corps was created on March 31 to provide useful work for young people. In May the Federal Emergency Relief Administration was established and given authority to make grants to the States for both work relief and direct relief. The FERA exerted a lasting influence on the administration of relief in the States through its requirement that Federal funds must be publicly administered and its encouragement of relief payments in cash rather than in kind. In June 1933, Federal grants to the States for public employment offices became available under the Wagner-Peyser Act. The Public Works Administration was also created in June. When it became clear that the letting of contracts for regular public works projects was moving too slowly to meet the crisis before winter, the Civilian Works Agency was set up by Executive order in November 1933 and for 4 months operated directly a vast Federal work relief program.

In June 1934, President Franklin D. Roosevelt sent to Congress a special message pointing to the "security of the men, women and children of the Nation" as the first objective in the task of reconstruction and recovery. Following this message he set up by Executive order a special Cabinet committee, the Committee on Economic Security, to make recommen-

dations on a comprehensive program relating to old-age security and unemployment, sickness, and health insurance. The Cabinet committee was assisted by a technical board and a number of advisory groups representing employers, employees, the interested professions, and the public. A report of the committee was transmitted to Congress on January 17, 1935, together with a bill carrying out its recommendations.

### **Social Security and Related Programs After 1935**

The passage of the Social Security Act, which became law on August 14, 1935, marked a new stage in the acceptance by the Federal Government of responsibility for the welfare of all citizens. The act established a national contributory old-age retirement annuity system for workers in industry and commerce. Contributions of workers and their employers began in 1937. Benefit payments were originally intended to start in 1942, but in 1939 the act was amended to make the benefits payable beginning January 1, 1940. At the same time, the system was expanded to provide survivor benefits (life insurance) and benefits for dependents (aged wives and young children) of retired workers.

A special national retirement system for railroad workers, which in effect took over the private pension obligations of the railroad companies, had been enacted in 1934 but declared unconstitutional the next year. A revised act, designed to overcome the objections raised by the Supreme Court, was adopted in August 1935. A special system of unemployment insurance for railroad workers was adopted in 1938. In 1946 the railroad programs were expanded to provide survivor benefits and temporary and permanent disability benefits.

The 1950 amendments to the old-age and survivors insurance program increased the benefit amounts, restoring them to about the same level of adequacy relative to price and wage levels that they had had in 1939, and expanded the coverage of the program. At present, almost 80 percent of all civilian jobs are covered by old-age and survivors insurance, and another 10 percent are covered



by other public retirement systems.

The Social Security Act of 1935 also laid the basis for a Nation-wide system of unemployment insurance. To encourage State action and to overcome the fear of individual States that they might place their employers at a competitive disadvantage, the act provided for a uniform Federal excise tax on employer payrolls and for an offset up to 90 percent of the tax for employers covered by State unemployment insurance laws. By June 1937, all 48 States, Alaska, and Hawaii, and Congress for the District of Columbia, had adopted unemployment insurance laws, and by July 1939 all were paying unemployment benefits. The cost of administration of these State programs and of the State employment services is financed by Federal grants to the States.

To help the States and localities care for persons already old and out of the labor market when the old-age insurance program started, and to care for orphaned and dependent children and needy blind persons, the Social Security Act also provided for Federal grants-in-aid to the States for old-age assistance, aid to the blind, and aid to dependent children. As a condition for receipt of a grant the State was required to have the program in operation in all parts of the State and to provide for financial participation by the State. The Federal Government matched State and local expenditures up to specified maximum amounts for an individual. The first grants to the States for public assistance were made in 1936, and during the next few years all the States put into effect approved plans for one or more of the categories. The maximum matchable amounts and the basis for matching have been changed several times since enactment of the original legislation. In 1950, Federal grants were made available for aid to permanently and totally disabled persons who are needy.

The Social Security Act also provided for grants-in-aid to the States for programs for maternal and child health services, services for crippled children, and child welfare services and increased the amount of Federal grants authorized for vocational re-

habilitation. Amendments to the Vocational Rehabilitation Act in 1943 greatly expanded that program but made inoperative the vocational rehabilitation provisions in the Social Security Act.

**Public health.**—The Social Security Act also provided Federal grants to the States to support general public health programs. Although some States and many localities had well-developed public health programs by the beginning of the thirties, many areas of the country had only partial services and many were without any organized health protection. It was estimated that no more than one-fourth of the counties in the Nation had full-time health departments and that no more than half the cities had the minimum essential health services. To stimulate State and local public health activities and to provide a financial basis for their extension, the Social Security Act authorized Federal grants of \$8 million annually. In 1944 the public health title (VI) of the Social Security Act was transferred to the Public Health Act adopted in that year. Federal grants-in-aid to the States for public health activities have subsequently expanded tremendously, both through an increase in the amounts authorized and through the enactment of new categorical grant programs (venereal disease control, 1938; tuberculosis control, 1944; mental health and hospital survey and construction, 1946; cancer control, 1947; and heart disease control and water pollution control, 1948). During World War II a program of emergency maternity and infant care for dependents of servicemen in the lower grades of the Armed Forces was carried out through Federal grants to the States provided under successive annual appropriation acts. Almost 90 percent of all public expenditures for health and medical care (excluding services to veterans) are, however, still made from State and local funds.

**Veterans' programs.**—The United States has from the beginning made special provisions for veterans that have become increasingly more generous over the years. Pensions were provided first to veterans disabled in service and then to widows and orphaned children of men who died

in service or as a result of service-connected injuries. Pensions have been paid after each war to veterans with non-service-connected disabilities—usually at a lower rate than the amounts paid in service-connected cases—and the qualifying basis has been liberalized. In the absence of a general social insurance system, it was perhaps to be expected that as large numbers of veterans reached the age when disabling infirmities become more frequent there would be strong pressures to liberalize eligibility for veterans' pensions. Such pressures have been stronger in periods of economic depression. Medical services available to veterans have also gradually expanded. Special medical and institutional care for those suffering from service-connected injuries are provided primarily in veterans' hospitals. Veterans with non-service-connected disabilities may also receive care at these hospitals if room is available and they sign a statement that they cannot afford to pay for the care elsewhere. Since World War II, the Veterans Administration has also paid for care obtained under approved arrangements by veterans with service-connected disabilities from private physicians and dentists in their home towns.

In recognition of the disadvantage suffered by many young men and women in the interruption of their education by military service, a new type of benefit was provided for veterans of World War II by the education program. This program provided for the payment of tuition and subsistence allowances for veterans taking courses in approved educational institutions. Millions of veterans took advantage of this opportunity, many of whom would have been unable to continue their education and training without this help from the Government. More than \$2 billion was spent for this program in each fiscal year from 1946-47 through 1950-51. By June 1951, over 7½ million veterans had entered training under the program. Another major new benefit provided to veterans of World War II was readjustment allowances—cash payments analogous to unemployment benefits and

paid through the State unemployment insurance agencies. More than 9 million veterans were aided over the period between discharge and reemployment in civilian life with the help of these benefits. Shortly after the close of 1951, the eligibility of most veterans of World War II to enter these programs had expired. In 1952, Congress made similar benefits available to veterans of the Korean action.

## Social Welfare Expenditures

Information as to the amounts of money spent by all levels of government for social welfare programs before 1935 is not readily available. Shown below is one estimate,<sup>1</sup> made in the early thirties, of expenditures by all units of government for welfare activities—defined to include charitable institutions, outdoor relief, welfare departments, and part of health, hospital, and correctional expenditures (not otherwise defined) but to exclude expenditures for veterans.

Year	Amount (in thousands)	Percent of national income	Percent of total cost of government
1908.....	\$105,860	0.52	6.7
1913.....	182,587	.55	9.25
1918.....	230,044	.44	( <sup>1</sup> )
1923.....	372,291	.54	3.63
1928.....	535,459	.64	4.29

<sup>1</sup> Not computed, because total costs of government during World War I were abnormal.

These figures probably do not include expenditures under workmen's compensation programs or the few retirement systems for employees of State and local governments or (after 1920) of the Federal Government. The additional amounts would have been small.

Expenditures for public elementary and secondary schools increased substantially between 1900 and 1930. The dollar increases between 1910 and 1920 were primarily a reflection of changed price levels. In dollars of stable purchasing power, expendi-

tures for public education were almost twice as large in 1910 as in 1900 and more than twice as large in 1930 as in 1920. These increases reflected primarily the tremendous expansion of high school education that occurred after 1900 and again after the interruption of the war years.

Year	Total expenditures (in thousands)	Per capita	Per child aged 5-17
1900.....	\$214,965	\$2.84	\$10.04
1910.....	426,250	4.63	17.58
1920.....	1,036,151	9.80	37.37
1930.....	2,316,790	18.87	73.38

Expenditures for education were, roughly, around 1.5 percent of national income in the period 1903-18 and somewhat more than 2 percent in 1923 and 1928.<sup>2</sup>

Veterans' benefits represented about 1 percent of national income in 1923 and 0.8 percent in 1928. By 1929, therefore, total public expenditures for education, health, public aid, and veterans' benefits were taking about 4 percent of the national income. With the depression, the welfare expenditures of many of the large cities and some of the States first increased enormously and then fell off as the taxing and borrowing powers of the local units reached their limits. In 1933 the Federal emergency relief program began to take over the mounting load of support for the unemployed. Total expenditures for unemployment relief amounted to just under \$1 billion in 1933 and to almost \$2 billion in 1934. At the same time national income dropped, until in 1933 it was less than half what it had been in 1929.

## Expenditures, 1937-51

Table 1 presents estimates of the total social welfare expenditures in the United States for civilian public programs for the fiscal years 1936-37 through 1950-51. For a number of years the Social Security Administration has compiled and published estimates of expenditures under civilian social security and related programs. This series has included social in-

<sup>2</sup> Based, for comparability, on national income figures computed from Heer's estimates given above.

surance and public assistance programs, public health and medical services, other welfare programs (for example, vocational rehabilitation and child welfare), and veterans' pensions and medical care. It has not included veterans' educational benefits or general education. The series has been revised from time to time; for the most recent revision, figures on a comparable basis have been available only for 1948-49, 1949-50, and 1950-51. The entire series has now been revised back to the fiscal year 1936-37 and at the same time expanded to include data on education and on all veterans' benefits.<sup>3</sup> Preliminary estimates of all social welfare expenditures in the fiscal years 1949-50 and 1950-51 were presented in the October 1951 and December 1952 issues of the *BULLETIN*. These analyses included an estimate of Federal expenditures for public housing (\$602 million in 1950-51). Since it has not been possible to get satisfactory estimates of State and local expenditures for housing, however, the public housing program is not included in this historical series.

Between the fiscal years 1936-37 and 1950-51, total dollar expenditures by all levels of government for civilian social welfare programs as here defined, including veterans' programs, about tripled. A large part of the increase was, however, due to the decrease in the value of the dollar. When adjusted for price changes, social welfare expenditures increased only 64 percent over this 15-year period, and per capita expenditures increased only 40 percent (table 2). And when measured in relation to the national income or the gross national product, they were relatively smaller in the later year (table 3). Expenditures for all the programs except those for veterans represented 8.4 percent of the gross national product in 1936-37 and 5.8 percent in 1950-51.

There were considerable changes during the period in the relative importance of the different programs making up the total. Expenditures for veterans' benefits were more than

<sup>3</sup> Advice and assistance were given by the Office of Education and the Veterans Administration in the preparation of estimates for these programs.



**Table 1.—Social welfare expenditures in the United States under civilian public programs, fiscal years 1936-37—1950-51**

[In millions]

Program	1936-37	1937-38	1938-39	1939-40	1940-41	1941-42	1942-43	1943-44	1944-45	1945-46	1946-47	1947-48	1948-49	1949-50	1950-51
Total															
Total.....	\$7,775.0	\$8,157.7	\$9,555.2	\$9,124.6	\$9,047.5	\$8,501.9	\$7,189.5	\$6,902.3	\$7,690.4	\$11,445.2	\$16,508.3	\$18,024.1	\$20,795.7	\$23,326.9	\$23,367.4
Social insurance.....	473.2	790.9	1,114.6	1,214.9	1,267.7	1,313.5	1,207.7	1,239.5	1,316.3	2,576.2	2,655.0	2,863.7	3,631.7	4,723.5	4,628.5
Public aid.....	3,449.9	3,266.0	4,252.9	3,701.9	3,482.8	2,738.5	1,484.1	1,036.2	1,037.7	1,149.2	1,440.4	1,700.4	2,087.1	2,528.8	2,583.3
Health and medical services <sup>1</sup> .....	724.0	750.6	807.0	799.2	754.5	790.6	805.0	897.5	995.9	1,102.5	1,191.4	1,493.5	1,930.4	2,144.8	2,512.3
Other welfare services <sup>2</sup> .....	115.6	116.1	126.5	132.1	154.5	159.6	155.6	179.7	213.7	246.0	278.4	326.5	370.7	421.9	496.5
Education.....	2,527.3	2,740.0	2,741.0	2,741.5	2,853.1	2,962.2	2,981.2	2,926.5	3,212.6	3,357.0	4,253.9	4,760.4	5,766.9	6,973.4	7,626.7
Veterans' programs <sup>3</sup> .....	485.0	494.1	513.2	535.0	534.9	537.5	555.9	622.9	914.2	3,014.3	6,689.2	6,879.6	7,008.9	6,534.5	5,506.1
From Federal funds															
Total.....	\$3,160.6	\$2,890.4	\$3,770.2	\$3,202.0	\$3,294.8	\$2,924.3	\$2,122.0	\$1,962.4	\$2,356.2	\$4,532.2	\$8,565.7	\$8,602.6	\$9,358.8	\$9,523.1	\$9,632.5
Social insurance.....	121.8	243.2	303.2	350.1	430.9	480.6	525.7	626.8	705.4	858.4	1,116.7	1,314.3	1,580.0	1,911.7	2,717.4
Old-age and survivors insurance.....	( <sup>4</sup> )	5.4	13.9	28.1	91.2	137.0	176.8	217.2	266.8	357.9	406.4	559.1	660.5	784.1	1,568.8
Railroad retirement.....	1.5	82.5	108.6	115.7	124.1	129.1	133.2	136.5	143.7	154.4	177.6	227.3	282.5	304.4	321.0
Public employee retirement.....	96.5	98.5	101.0	107.5	113.6	119.0	122.4	164.9	184.8	193.3	256.0	306.9	354.7	433.7	555.2
Unemployment insurance and employment service.....	12.9	46.6	64.6	65.8	68.0	73.6	76.5	90.4	90.5	110.6	148.8	141.5	184.3	213.6	183.4
Railroad unemployment insurance.....			1.7	18.9	21.1	11.4	3.9	3.7	4.3	24.2	51.2	35.9	50.5	119.6	28.3
Railroad temporary disability insurance.....												28.6	32.0	31.1	28.9
Workmen's compensation.....	10.9	10.2	13.4	14.1	12.9	10.5	12.9	14.1	15.3	18.0	16.7	15.0	15.5	25.2	2.1
Public aid.....	2,482.5	2,079.2	2,859.2	2,304.3	2,150.6	1,661.4	753.5	432.3	427.4	448.1	615.9	722.5	939.5	1,095.8	1,187.7
Public assistance <sup>5</sup> .....	135.3	201.4	231.4	279.4	333.5	373.5	395.0	409.6	417.6	446.0	615.9	722.5	939.5	1,095.8	1,187.7
Other <sup>6</sup> .....	2,347.2	1,877.8	2,627.8	2,024.9	1,817.1	1,287.9	358.5	22.7	9.8	2.1					
Health and medical services <sup>1</sup> .....	40.0	38.6	44.0	51.2	54.5	60.6	73.0	106.5	126.9	128.5	152.7	148.7	182.8	266.7	313.3
Other welfare services <sup>2</sup> .....	4.0	4.3	9.6	9.9	20.8	22.0	32.7	47.4	69.7	73.3	96.2	93.1	100.8	112.1	114.0
Education.....	27.3	40.0	41.0	41.5	103.1	162.2	181.2	126.5	112.6	57.0	53.9	60.4	66.9	73.4	126.7
Veterans' programs <sup>3</sup> .....	485.0	494.1	513.2	535.0	534.9	537.5	555.9	622.9	914.2	2,966.9	6,530.3	6,263.6	6,488.8	6,063.4	5,171.4
Pensions and compensation <sup>7</sup> .....	413.0	419.2	433.7	447.8	453.1	452.6	467.6	520.5	755.9	1,265.7	1,830.6	1,910.7	1,983.2	2,092.8	2,120.8
Readjustment allowances.....									24.1	1,037.2	1,511.6	714.9	540.7	148.3	11.0
Health and medical services <sup>1</sup> .....	71.1	74.0	78.4	86.2	80.8	84.1	87.6	100.9	114.5	244.8	571.7	560.4	710.9	742.0	691.1
Education.....									9.7	362.7	2,251.1	2,619.8	2,818.7	2,689.1	2,020.5
Welfare and other <sup>11</sup> .....	.9	.9	1.1	1.0	1.0	.8	.7	1.5	10.0	56.5	365.3	457.8	435.3	391.1	328.1
From State and local funds															
Total.....	\$4,614.4	\$5,258.3	\$5,785.0	\$5,922.6	\$5,752.7	\$5,577.6	\$5,067.5	\$4,939.9	\$5,334.2	\$6,913.0	\$7,942.6	\$9,421.5	\$11,436.9	\$13,803.8	\$13,734.9
Social insurance.....	351.4	547.7	811.4	864.8	836.8	832.9	682.0	612.7	610.9	1,717.8	1,538.3	1,549.4	2,051.7	2,811.8	1,923.1
Public employee retirement.....	129.0	135.0	142.0	147.0	151.0	161.0	174.0	187.0	198.0	216.0	236.7	256.5	276.0	299.5	326.0
Unemployment insurance and employment service.....	3.3	182.9	447.8	485.9	435.7	371.4	176.1	61.1	71.3	1,091.1	837.2	759.7	1,198.0	1,868.2	874.0
State temporary disability insurance.....							.8	4.7	4.9	4.7	15.3	34.3	51.7	69.1	89.7
Workmen's compensation <sup>12</sup> .....	219.1	229.8	221.6	231.9	250.1	300.5	331.1	359.9	336.7	406.0	449.1	498.9	526.0	575.0	632.4
Public aid.....	967.4	1,186.8	1,393.7	1,397.6	1,332.2	1,077.1	730.6	603.9	610.3	701.1	824.5	977.9	1,147.6	1,433.0	1,393.6
Public assistance <sup>5</sup> .....	662.1	807.2	892.1	888.0	770.1	687.3	615.4	603.9	610.3	701.1	824.5	977.9	1,147.6	1,433.0	1,393.6
Other <sup>6</sup> .....	305.3	379.6	501.6	509.6	562.1	389.8	115.2								
Health and medical services.....	684.0	712.0	763.0	748.0	700.0	730.0	732.0	791.0	869.0	974.0	1,038.7	1,344.8	1,747.6	1,878.1	2,197.0
Other welfare services <sup>2</sup> .....	111.6	111.8	116.9	122.2	133.7	137.6	122.9	132.3	144.0	172.7	182.2	233.4	269.9	309.8	382.5
Education.....	2,500.0	2,700.0	2,700.0	2,700.0	2,750.0	2,800.0	2,800.0	2,800.0	3,100.0	3,300.0	4,200.0	4,700.0	5,700.0	6,900.0	7,500.0
Veterans' programs.....										47.4	158.9	616.0	520.1	471.1	334.7

<sup>1</sup> Data represent expenditures from public funds (general and special) and trust accounts, and other expenditures under public law; exclude transfers to such accounts and loans; include administrative expenditures unless otherwise noted. Fiscal years ended June 30 for Federal Government, most States, and some localities; for other States and localities fiscal years cover various 12-month periods ended in the specified year.

<sup>2</sup> Includes hospital construction and medical research; excludes veterans' programs; excludes medical expenditures of the Military Establishment and the Atomic Energy Commission, and health and medical services provided in connection with public education, public assistance, workmen's compensation, and those subordinate to the performance of other functions such as those of the Civil Aeronautics Authority.

<sup>3</sup> Represents vocational rehabilitation, child welfare services, school lunch program, and institutional care.

<sup>4</sup> Preliminary estimates. Excludes Federal bonus payments, appropriations to Government life insurance trust fund, and accounts of several small revolving funds.

<sup>5</sup> Less than \$50,000.

<sup>6</sup> Old-age assistance, aid to dependent children, aid to the blind, aid to the permanently and totally disabled and, from State and local funds, general assistance.

<sup>7</sup> Assistance payments only; administrative expenditures for 1936-37 through 1938-39 not available.

<sup>8</sup> Work program earnings, subsistence payments, and other emergency aid programs.

<sup>9</sup> Includes burial awards.

<sup>10</sup> Includes hospital construction; through 1945-46 includes domiciliary care; from 1946-47 through 1950-51, domiciliary care included under "welfare and other."

<sup>11</sup> Vocational rehabilitation, specially adapted homes and autos for disabled veterans, counseling, beneficiaries' travel, loan guaranty and, beginning 1946-47, domiciliary care.

<sup>12</sup> Includes benefits payable under public law by employers and private insurance carriers; excludes administrative expenditures.

12 times as large in 1949-50 as in 1936-37. By the fiscal year 1950-51, after the new veterans' benefits for education and readjustment allowances had passed their peak, expenditures for veterans began to decline. Even in that year, however, they amounted to \$5.5 billion or 1.8 percent of the total product output of the economy. The relative importance of the education and readjustment allowance programs in total expenditures for veterans during the past few fiscal years is indicated in the following tabulation.

Fiscal year	Adjusted per capita expenditures (1935-39 = 100)		Benefits as percent of gross national product	
	Education and readjustment allowances	All other veterans' benefits	Education and readjustment allowances	All other veterans' benefits
1944-45	(1)	\$5	(2)	0.4
1945-46	17	8	0.7	.7
1946-47	17	13	1.7	1.3
1947-48	13	15	1.4	1.4
1948-49	13	14	1.3	1.4
1949-50	11	14	1.0	1.4
1950-51	7	13	.7	1.1

<sup>1</sup> Less than \$0.50.

<sup>2</sup> Less than 0.05 percent.

The figures used in this analysis exclude Federal bonus payments to World War I veterans, appropriations to Government life insurance trust funds, and the accounts of several small revolving funds—for instance, a fund for the operation of canteens in veterans' facilities. The bonus payments—adjusted service certificates—are more in the nature of deferred compensation than of insurance or welfare benefits, and it has therefore seemed preferable not to include them in this analysis. The amounts appropriated from general revenues to cover the extra risk costs of Government life insurance policies should properly be included. The available data relate, however, to the amounts transferred to the Government life insurance trust fund each year, and since these transfers have been concentrated in a few years and cover both past and future payments to veterans' survivors, their inclusion would distort the analysis. During the period 1936-37 through 1950-51, a total of \$4.9 billion was appro-

priated from general revenues for this purpose.

The steadiest growth, during the period under review, occurred in social insurance payments, as the programs established by the Social Security Act came into operation. In the year ended June 30, 1937, only one State (Wisconsin) was paying unemployment benefits. Expenditures for unemployment insurance in the other States were primarily for the operation of the employment service and the collection of contributions. The amounts spent for old-age and survivors insurance and the railroad retirement system were also incurred in setting up the programs. These expenditures together with benefit payments under the special retirement systems for government employees (Federal, State, and local) and under workmen's compensation programs amounted to \$473 million or 0.5 percent of the gross national product in that year.

Old-age and survivors insurance benefits were first payable in January 1940. The total payments increased from year to year as an increasing proportion of persons aged 65 and over acquired insured status, and as more of the workers who died leaving young children had insurance protection. Because of the failure to change the benefit amounts in line with changes in the value of the dollar, the old-age and survivors insurance benefits were less important in relation to the total national income than the increases in dollar amounts would suggest, particularly in the period from 1945-46 through 1949-50.

The 1950 amendments of the Social Security Act, in addition to extending the coverage of the program, restored the benefits to about the same level of adequacy or purchasing power they had had in 1939. These increases are reflected in expenditures for the fiscal year 1950-51. The 1952 amendments again liberalized benefit amounts to take account of further increases in price and wage levels above those of 1950. At the present time, old-age or survivor benefits are being paid to some 5 million persons. These beneficiaries include more than one-third of all persons aged 65 and over who are not

employed or the wives of earners. There still remain, however, many older persons who had had no opportunity to acquire insured status before retiring (or whose husbands had not been covered before their death). As the program matures, a smaller and smaller proportion of aged persons will be in this situation. This development, together with the increasing proportion of older persons in the population, will result in substantial future increases in expenditures for benefits under this program.

Unemployment benefits accounted for a substantial part of all social insurance expenditures from 1938-39 to 1940-41, and again in 1945-46, 1948-49, and 1949-50. These payments fluctuate more sharply than any other social insurance payments. Since they increase when employment and total wage payments fall, and decline in periods of high employment and earnings, unemployment benefits show even larger swings relative to total national income than in absolute dollar amounts. As a result, of course, they can have an important stabilizing effect on total consumer incomes. Old-age and survivors insurance and other retirement system benefits also increase somewhat when employment falls off, as older workers who would have continued to work even though they had insurance rights are forced out of employment and fall back on their benefits. The more important aspect of old-age and survivors insurance benefits, however, is the steady income they provide to groups who cannot or should not be forced to work but who should share in the current output of the economy.

The social welfare expenditures that have shown the sharpest decline over the past 15 years are those for public aid. Practically every State took advantage of the Federal grants provided under the Social Security Act and established programs for old-age assistance, aid to dependent children, and aid to the blind on a State-wide basis. At the same time, however, the termination of the emergency unemployment relief programs (in 1942) and the high levels of employment during and after the war caused total expenditures for public aid to drop from 4 percent of



**Table 2.—Social welfare expenditures adjusted for price changes and adjusted expenditures per capita and for education per child aged 5-17, fiscal years 1937-51<sup>1</sup>**

[1935-39 = 100]

Fiscal year	Adjusted social welfare expenditures (in thousands)	Adjusted per capita expenditures						
		Total	Social insurance	Public aid	Health and medical services	Veterans' programs	Education	
							Per capita	Per child aged 5-17
1936-37.....	\$7,667.7	\$80	\$4	\$26	\$6	\$4	\$19	\$81
1937-38.....	7,997.7	62	6	25	6	4	21	88
1938-39.....	9,517.1	73	9	32	6	4	21	91
1939-40.....	9,070.2	69	9	28	6	4	21	91
1940-41.....	8,674.5	66	9	25	6	4	21	93
1941-42.....	7,464.4	57	9	18	5	4	20	90
1942-43.....	5,715.0	44	7	9	5	3	18	83
1943-44.....	5,135.6	40	7	6	5	4	17	77
1944-45.....	5,489.2	43	7	6	6	5	18	81
1945-46.....	7,728.0	58	13	6	6	15	17	80
1946-47.....	10,253.6	73	12	6	5	30	19	92
1947-48.....	10,424.6	72	12	7	6	28	19	93
1948-49.....	11,705.6	81	14	8	7	27	22	109
1949-50.....	13,164.2	88	18	10	8	25	26	128
1950-51.....	12,590.2	84	17	9	9	20	27	130
Percentage change, 1950-51 from 1936-37.....	+64.2	+40.0	+325.0	-65.4	+50.0	+400.0	+42.1	+60.5

<sup>1</sup> Per capita figures relate to total civilian population of the continental United States as of December.

the gross national product in the fiscal year 1936-37 to 0.8 percent in 1950-51. In dollars of stable purchasing power, public aid expenditures have decreased 59 percent in total amount and 65 percent in expenditures per capita (table 2).

Public expenditures for civilian health and medical services, like all other social welfare expenditures except those for veterans, decreased as a percent of gross national product during the war years. By the fiscal year 1950-51, the Nation was again spending as large a proportion—0.8 percent—of its national output for publicly supported health and medical services for civilians (other than veterans) as in 1936-37.

While the total dollar expenditures for education almost doubled even in dollars of stable purchasing power and adjusted expenditures per child aged 5-17 increased about 60 percent, a smaller proportion of the total national output was devoted to the construction and operation of public schools in the year ended June 1951 than was being spent for this purpose in each of the fiscal years from 1936-37 through 1939-40. This contrast is the more striking in view of the tremendous backlog of need for new and additional classrooms and teachers arising from the neglect of school

building during the depression and the war and from the great increase in the number of children entering or about to enter school as a result of the high birth rates of the war and postwar years.

### **Federal, State, and Local Expenditures**

As was indicated earlier, most social welfare programs in the United States have been and are administered by the States or localities. Care for veterans, however, has always

been accepted as primarily a responsibility of the Federal Government. Also, it was recognized in 1935, by the public and by Congress, that a basic old-age and survivors insurance system could be effective only if it were a national system that could cover individuals throughout their working lives—wherever they lived and were employed. Many of the emergency relief programs of the thirties also were Federal programs.

The national interest in public health, in public assistance, in education, and in other welfare services has been expressed primarily in Federal financial aid to the States and localities rather than in direct Federal operation of programs. About \$1.7 billion of the Federal funds spent for social welfare purposes in 1950-51 was in the form of Federal grants-in-aid to the States or localities. All the Federal expenditures for public assistance and for unemployment insurance and employment service except the administrative costs of the Federal agencies administering the grant programs were paid as Federal grants to the States. A substantial share of the Federal expenditures for general health and medical services, for education (primarily grants for vocational education and for school buildings in defense-affected areas), and for other welfare services also took the form of Federal grants.

In the year 1950-51, almost 60 percent of all social welfare expendi-

**Table 3.—Social welfare expenditures under civilian public programs in relation to gross national product, fiscal years 1936-37-1950-51**

Fiscal year	Social welfare expenditures as percent of gross national product						
	Total expenditures	Veterans' programs	All programs other than veterans'				
			Total	Social insurance	Public aid	Health and medical services	Education
1936-37.....	9.0	0.6	8.4	0.5	4.0	0.8	2.9
1937-38.....	9.3	.6	8.8	.9	3.7	.9	3.1
1938-39.....	10.9	.6	10.3	1.3	4.8	.9	3.1
1939-40.....	9.5	.6	8.9	1.3	3.8	.8	2.8
1940-41.....	7.9	.5	7.5	1.1	3.1	.7	2.5
1941-42.....	5.9	.4	5.5	.9	1.9	.5	2.1
1942-43.....	4.0	.3	3.7	.7	.8	.5	1.7
1943-44.....	3.4	.3	3.1	.6	.5	.4	1.4
1944-45.....	3.6	.4	3.2	.6	.5	.5	1.5
1945-46.....	5.4	1.4	4.0	1.2	.5	.5	1.6
1946-47.....	7.4	3.0	4.4	1.2	.6	.5	1.9
1947-48.....	7.3	2.8	4.5	1.2	.7	.6	1.9
1948-49.....	8.0	2.7	5.3	1.4	.8	.7	2.2
1949-50.....	8.6	2.4	6.2	1.7	.9	.8	2.6
1950-51.....	7.6	1.8	5.8	1.5	.8	.8	2.5

Table 4.—Social welfare expenditures, percent from Federal funds, percent from State and local funds and percent for programs administered by States or localities,<sup>1</sup> fiscal years 1936-37—1950-51

Fiscal year	Total social welfare expenditures			Social welfare expenditures for programs other than veterans <sup>2</sup>		
	Percent from Federal funds	Percent from State and local funds	Percent for programs administered by States or localities	Percent from Federal funds	Percent from State and local funds	Percent for programs administered by States or localities
1936-37.....	40.7	59.3	61.8	36.7	63.3	65.9
1937-38.....	35.5	64.5	68.2	31.4	68.6	72.6
1938-39.....	39.5	60.5	64.2	36.0	64.0	67.9
1939-40.....	36.1	63.9	68.1	32.1	67.9	72.4
1940-41.....	36.4	63.6	68.6	32.4	67.6	72.9
1941-42.....	34.4	65.6	71.6	30.0	70.0	76.4
1942-43.....	29.5	70.5	77.4	23.6	76.4	83.8
1943-44.....	28.4	71.6	79.3	21.3	78.7	87.2
1944-45.....	30.6	69.4	76.6	21.3	78.7	86.9
1945-46.....	39.6	60.4	65.7	18.6	81.4	88.6
1946-47.....	51.9	48.1	53.6	20.7	79.3	88.5
1947-48.....	47.7	52.3	58.0	21.0	79.0	88.3
1948-49.....	45.0	55.0	61.1	20.8	79.2	88.4
1949-50.....	40.8	59.2	66.0	20.6	79.4	88.9
1950-51.....	41.2	58.8	66.0	23.0	77.0	84.4

<sup>1</sup> Benefit payments under State workmen's compensation programs classified in this table as expenditures from State and local funds; percent for programs administered by States and localities represents expenditures from State and local funds plus Federal grants-in-aid to the States or localities for social welfare programs, but excludes seamen's unemployment benefits and veterans' readjustment allowances (programs administered by the State unemployment insurance agencies as agents of the Federal Government).

tures were from State and local funds and 66 percent were made for programs administered by the States or localities (table 4). For social welfare expenditures other than those for veterans' programs, 75 percent were from State and local funds, and 84 percent were for programs administered by the States or localities.

In the period under review, social welfare expenditures have accounted for a far larger share of all State and local government expenditures than of Federal expenditures for all purposes (table 5). The contrast was especially marked, of course, during the war years. In 1950-51, State and local expenditures for social welfare accounted for 60 percent of all State and local expenditures, with education taking 34 percent. Federal funds used for social welfare programs represented 21 percent of all Federal expenditures, with the veterans' programs accounting for 11.1 percent and the other programs for 9.7 percent of total Federal expenditures.

Government expenditures, as used here, include expenditures from social insurance trust funds—built up through earmarked contributions made by insured persons or their employers—as well as the regular budgetary expenditures from general revenues. These trust fund expenditures have become an increasingly

important part of the total. In 1936-37, almost 99 percent of all social welfare expenditures were from general revenues and a little over 1 percent from trust funds. In 1950-51, about 15 percent of all social welfare expenditures and 23 percent of the Federal expenditures came from social insurance trust funds. Federal expenditures from general revenues for social welfare programs other than the veterans' programs represented a little less than 5 percent of the total Federal budget (from general revenues) in 1950-51.

### Welfare Expenditures and the National Economy

In almost every major area of social welfare, there remain large and important unmet needs. With respect to health, the recent report of the President's Commission on the Health Needs of the Nation<sup>4</sup> has highlighted the need and opportunity for further expansion in medical facilities and personnel, in medical research, in public health activities, and in the development of arrangements whereby every member of society is assured of access to needed medical services. Although much of what needs to be done to make

<sup>4</sup> *Building America's Health: A Report to the President . . . Volume 1, Findings and Recommendations*, December 1952, 80 pp. (H. Doc. 55, 83d Cong., 1st sess.)

modern medical care and health services universally available in this country may be done privately, a considerable expansion in public expenditures would also be required. The Commission recommended more than doubling Federal expenditures for health (including present medical care expenditures for veterans); it proposed specific additional Federal expenditures of about \$1 billion a year apart from recommended grants to the States to make tuberculosis, mental disease, and chronic illness facilities available to the entire population without a means test. Such increased Federal expenditures would entail a substantial expansion of expenditures by State and local governments as well.

The great bulk of medical care expenditures at present are private expenditures for personal medical care. In 1951 consumers spent about \$8.8 billion privately for this purpose, while private funds for hospital construction and philanthropic and in-

Table 5.—Social welfare expenditures as percent of government expenditures for all purposes,<sup>1</sup> fiscal years 1936-37—1950-51

Fiscal year	Social welfare expenditures as percent of government expenditures for all purposes	Social welfare expenditures from Federal funds as percent of Federal Government expenditures for all purposes		Social welfare expenditures from State and local funds as percent of State and local government expenditures for all purposes <sup>2</sup>
		All programs	All programs other than veterans'	
1936-37.....	47.4	40.4	34.2	54.0
1937-38.....	50.3	41.2	34.1	57.6
1938-39.....	50.3	41.7	36.0	58.4
1939-40.....	46.9	35.4	29.7	57.8
1940-41.....	38.2	24.3	20.3	58.1
1941-42.....	18.8	8.5	6.9	57.0
1942-43.....	7.7	2.7	2.0	54.1
1943-44.....	6.3	2.1	1.4	54.0
1944-45.....	6.8	2.4	1.5	56.7
1945-46.....	15.3	7.4	2.6	58.1
1946-47.....	29.9	21.4	5.1	54.4
1947-48.....	33.9	24.9	6.8	52.1
1948-49.....	33.0	22.9	7.0	53.2
1949-50.....	35.2	23.1	8.4	56.5
1950-51.....	33.4	20.8	9.7	59.6

<sup>1</sup> Expenditures from general revenues and from social insurance trust funds; because a substantial portion of non-Federal workmen's compensation payments are made through private insurance carriers, they have been omitted in computing percentages relating to total and to State and local government expenditures.

<sup>2</sup> State and local government expenditures include expenditures from State accounts in the unemployment trust fund but exclude Federal grants-in-aid.



dustrial expenditures for medical care (other than workmen's compensation payments) amounted to about \$1 billion. If health insurance or any other arrangement for the prepayment of medical bills through public programs were to be adopted, the amount of public expenditures for medical care would increase greatly, but the amount spent privately would decrease by almost the same amount. Since health insurance or any publicly supported prepayment program would enlarge the opportunities of lower income groups and others to obtain medical care, it would result in some increase in the total share of the national income used for health and medical services.

In the field of education, present and future needs are also great. On the basis of a recent survey of school building needs, conducted at the request of Congress, the Office of Education has estimated that to construct the public school facilities needed this year to relieve overcrowding and replace obsolete buildings would cost \$10.7 billion. Both the school housing shortage and the need for additional teachers will become more acute each year for at least the next decade if the aim is simply to keep up with present standards of elementary and secondary education. Adequate provision of special types of education for the young children of working mothers, for handicapped or especially gifted children, and for adults who want to continue their education would require still further efforts. And if all individuals are to have an opportunity of making their maximum contribution, and the Nation is to be assured of the trained scientists and other professional people it needs, expenditures for higher education would need to be on about the same scale as the expenditures made during the past few years under the veterans' educational benefits program.

Private expenditures for education in the fiscal year 1950-51 were about \$1.7 billion, with somewhat over half this total used for higher education. About the same percent of the gross national product (0.6) was spent privately for education and research in 1936-37 as in 1950-51. It has been estimated that for every young man

or woman in college or advanced university training today, there is another capable of profiting from such education but without the means to get it. If higher education is to be made generally and effectively available to all qualified young persons, it will have to be primarily as a result of an expansion of public expenditures.

The social insurance programs to maintain income are, also, less than adequate. There is widespread agreement on the desirability of extending the coverage of old-age and survivors insurance to all gainfully occupied persons now excluded. Proposals have been made for maturing the system rapidly by paying a minimum insurance benefit to all aged persons who have retired, whether or not they have a record of actual coverage under the program. One of the major gaps in our present social security programs is the lack of insurance protection in the event of temporary or permanent disability from non-work-connected causes. There will always be need, also, for periodic reconsideration of the level of support that is being provided through social insurance to persons who are not able to depend for support on current earnings.

While it is to be hoped and expected that the total expenditures for public aid will decrease as the social insurance programs develop, it must be recognized that residual need is now being met with different degrees of adequacy in different parts of the country. Additional expenditures would be needed today in many States if public assistance payments were to be made at the level that the State itself has determined to be needed. Even if full employment is maintained for those who are able to work, and the present social insurance program is rounded out, there will always be some individuals and families with no member able to work or with special needs that cannot be met through social insurance, and for whom public assistance should be available.

The special welfare services provided under the vocational rehabilitation program and under the maternal and child health and child welfare programs are today reaching only a

small proportion of the persons who could benefit by them. Expansion of these programs is limited by lack of trained personnel as well as by lack of funds. They are the kind of programs, however, into which an increasingly productive society may decide to channel more of its resources.

There is no fixed measure of the portion of its current output that a highly developed Nation can or should devote to health, education, social security, and related welfare services. Even in the face of heavy defense expenditures, the United States could certainly have devoted to these purposes more than it spent for them in 1950-51. The larger possibility for programs to improve health and to support education and social security comes, however, from the increasing productivity of the economy. Just as this productivity has been the source of the Nation's rising standard of living in the past, so it can be in the future. And while a rising standard implies new products and more goods, it also means more services, better health, greater security for those who are not currently producers, more training and education. A fairly conservative estimate of the probable future expansion of the economy—assuming an annual increase in productivity per man-hour about equal to the average over the past 40 or 50 years—would suggest that the gross national product in 1960 might be about \$425 billion and in 1975, about \$600 billion, compared with \$329 billion in the calendar year 1951, in dollars of stable value.<sup>5</sup> If public expenditures for social welfare purposes merely maintained the same relative importance compared with all other uses of the national product, they would in 1960 on these assumptions be over \$8 billion more than they were in 1950-51. But when defense spending levels off, there will be both opportunity and need for directing not merely the same proportion but relatively more of the Nation's resources and efforts to these ends.

<sup>5</sup> For a recent analysis of possible future adjustments to an expanding economic output, see Gerhard Colm, *The American Economy in 1960*, National Planning Association (Planning Pamphlets, No. 81), 1962.

# Long-Range Trends in Old-Age Assistance

by ROBERT J. MYERS\*

WHEN the Social Security Act was adopted in 1935, two programs for providing economic security for persons aged 65 and over were established—old-age insurance and old-age assistance. The insurance program provided for benefits on retirement to workers engaged in certain categories of employment. Subsequent legislation advanced the beginning date for payment of the monthly insurance benefits, broadened coverage, and liberalized the eligibility conditions so that a greater proportion of the aged could qualify.

Under the 1935 act, individuals aged 61 or over on January 1, 1937, could not qualify for monthly old-age insurance benefits, which were scheduled to begin in 1942. At the outset, therefore, the assistance program was intended to take care of persons who were already past age 65 and those who would reach that age in the next few years. In the long-range future, however, old-age assistance would still be expected to play an important role because the coverage under the insurance program was by no means universal. Even if coverage had been made universal and the benefits high enough so that no great number of insurance beneficiaries would need supplementary assistance, there would still have been a large group likely to need aid when they reached age 65. These were the men and women, formerly employed, who were under age 65 in 1937 and who had permanently withdrawn from the labor market (principally because of disability), the wives of such men, and widows whose husbands had died before 1937. These persons could not possibly meet the eligibility requirements for insurance benefits established by the 1935 act.

The Committee on Economic Security, which made the studies underlying the Social Security Act, prepared long-range estimates of the number of persons who would be

eligible for old-age assistance and the cost of the program on the basis of varying assumptions. The estimates made on the assumption that no old-age insurance system would be established are contained in *Social Security in America, the Factual Background of the Social Security Act as Summarized from Staff Reports to the Committee on Economic Security*.<sup>1</sup> The consulting actuaries of the committee believed that the number of recipients and the expenditures for assistance would be appreciably higher than did the technical staff members. Accordingly, two sets of estimates were developed by the actuarial staff—one based on assumptions made by the actuaries and the other on those made by the technical staff. The estimated numbers of recipients for selected years are shown below.

[In thousands]

Year	Number of recipients under assumptions of—	
	Actuaries	Staff
1936.....	897	897
1940.....	2,746	1,580
1950.....	4,675	3,153
1960.....	6,801	5,304
1980.....	8,501	6,800

Cost estimates for the old-age assistance program under the assumption of the establishment of an old-age insurance plan were not directly published but are available in staff reports; the estimates differ, of course, depending upon the type of coverage of the insurance plan considered. For the plan finally established, summary figures were published, for several illustrative years, for the Federal share of expenditures (based on assumed constant dollar grants into the future).<sup>2</sup> The esti-

mates are shown in the following tabulation.

[In millions]

Year	Old-age assistance expenditures under assumptions of—	
	Actuaries	Staff
1936.....	\$137	\$72
1940.....	418	199
1980.....	701	301

These figures indicate that the payments to old-age assistance recipients and, correspondingly, the number of such recipients, would rise for many years instead of reaching a peak shortly before old-age insurance payments began. The expected trend is further indicated in the year-by-year figures on the number of recipients developed by the Committee on Economic Security (table 1).

The actual experience to date may be compared with these two early estimates. Such comparison is not completely valid because of a number of changes that have been made in the old-age insurance plan, such as the amendments broadening coverage and liberalizing eligibility conditions. Demographic experience, furthermore, has differed significantly from the estimates. There are apparently far more aged persons in the population today than were estimated in 1935. The 1950 Census reported 12.3 million persons aged 65 and over, as compared with the 1950 estimate of 10.9 million made by the Committee on Economic Security. The economic status and eligibility status under old-age and survivors insurance of today's aged population have also been significantly affected by the unusual extent of labor-market participation by older workers during World War II. Despite these limitations, a broad and general comparison will yield some interesting facts.

Table 1 compares the estimated and actual numbers of old-age assistance recipients for 1936 through 1952 and, in addition, shows the estimates

<sup>1</sup> Social Security Board Publication No. 20, 1937, table 44, p. 194.

<sup>2</sup> O. C. Richter and W. R. Williamson, "The Social Security Act of 1935 and the Work of the Committee on Economic Security," *Transactions, Actuarial Society of America*, 1935, p. 307.

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**Table 1.—Comparison of actual number of old-age assistance recipients, 1936-52, and Committee estimate, various future years<sup>1</sup>**

Year of operation <sup>2</sup>	Number of recipients (in thousands)		Ratio (percent) of estimates to actual number	
	Actual <sup>3</sup>	Assumptions of		Staff
		Actuaries	Staff	
1936.....	786	897	897	114
1937.....	1,393	1,307	1,046	94
1938.....	1,710	1,765	1,200	103
1939.....	1,861	2,287	1,372	123
1940.....	1,990	2,746	1,580	138
1941.....	2,185	2,835	1,580	130
1942.....	2,252	2,958	1,579	131
1943.....	2,165	3,082	1,584	142
1944.....	2,081	3,125	1,578	150
1945.....	2,035	3,311	1,609	162
1946.....	2,117	3,397	1,624	160
1947.....	2,280	3,516	1,649	154
1948.....	2,407	3,590	1,669	140
1949.....	2,643	3,662	1,692	139
1950.....	2,797	3,813	1,750	136
1951.....	2,719	3,874	1,785	142
1952.....	2,611	3,941	1,827	151
1955.....		4,275	2,056	
1960.....		4,533	2,582	
1970.....		4,416	2,497	
1980.....		4,606	2,392	

<sup>1</sup> Committee estimates based on assumption of existence of old-age insurance plan as enacted in 1935. Data for continental United States, Alaska, and Hawaii.

<sup>2</sup> From February of year shown through January of next year.

<sup>3</sup> Figure for July of given year. Includes data only for States with plans administered with Federal financial participation. Includes a small number of persons under age 65 for whom Federal financial participation is not involved (roughly 4,000 in July 1952).

for several future years. Under the assumption of the actuaries, the number of recipients rises for about the first 20 or 25 years of the program's operation and then levels off at about 4½ million. The figures are, of course, too high in view of the coverage extension and eligibility liberalizations that have occurred in the old-age and survivors insurance program since the original act was adopted. If these changes could have been taken into account, the estimates would be materially lower. Under the assumptions of the staff, the assistance roll likewise increases steadily for the first 20 or 25 years of operation, reaching a peak of about 2½ million and decreasing slowly thereafter.

It was estimated that during the period 1936-80, however, the total aged population would more than double itself. Accordingly, the more or less level trend in the number of recipients anticipated for the years

after 1960 really represents a declining trend relative to the total aged population. The Committee's estimates for old-age recipients relative to the estimated population are given below.

Year	Recipients as percent of population aged 65 and over under assumptions of—	
	Actuaries	Staff
1936.....	12	12
1940.....	33	19
1945.....	35	17
1950.....	35	16
1955.....	35	17
1960.....	33	19
1970.....	29	17
1980.....	27	14

The actual experience has fallen more or less midway between the two estimates. From 1940 on, the actuaries' estimate of the number of old-age assistance recipients was 30-60 percent higher than the number shown by the actual data. The estimate of the staff for this period, on the other hand, was 20-35 percent less than the actual experience. For 1950, before the effect was felt of the 1950 amendments to the old-age and survivors insurance system, the estimate of the actuaries was about 1 million higher than the number of persons who received old-age assistance, while the estimate of the staff was too low by almost exactly the same amount. Since 1950, the data based on actual experience have shown a downward trend because of the liberalization made in the old-age and survivors insurance program by the 1950 amendments and, accordingly, have approached closer to the staff estimate.

While table 1 gives the trend in the absolute numbers of recipients, these figures do not tell the entire story. It is perhaps more significant to compare the number of recipients relative to the total aged population, which has grown substantially over the decade and a half that the old-age assistance program has been operating.

Table 2 compares recipients of old-age assistance and the total population aged 65 and over from 1936 through 1952. For the first 2 years, as the program got into operation, the ratio of recipients (as of July of each

**Table 2.—Relation of old-age assistance recipients to total population aged 65 and over<sup>1</sup>**

Year	Old-age assistance recipients <sup>2</sup> (in thousands)	Population aged 65 and over <sup>3</sup> (in thousands)	Recipients as percent of population aged 65 and over
1936.....	786	8,050	9.8
1937.....	1,393	8,250	16.9
1938.....	1,710	8,500	20.1
1939.....	1,861	8,750	21.3
1940.....	1,990	9,000	22.1
1941.....	2,185	9,300	23.5
1942.....	2,252	9,600	23.4
1943.....	2,165	9,900	21.9
1944.....	2,081	10,200	20.4
1945.....	2,035	10,500	19.4
1946.....	2,117	10,850	19.5
1947.....	2,280	11,200	20.4
1948.....	2,407	11,550	20.8
1949.....	2,643	11,950	22.1
1950.....	2,797	12,350	22.6
1951.....	2,719	12,750	21.3
1952.....	2,611	13,150	19.9

<sup>1</sup> Data for continental United States, Alaska, and Hawaii.

<sup>2</sup> Figure for July of given year. Includes data only for States with plans administered with Federal financial participation. Includes a small number of persons under age 65 for whom Federal financial participation is not involved (roughly 4,000 in July 1952).

<sup>3</sup> Based on various estimates of the Bureau of the Census, with the figures for 1941-49 adjusted upward to reflect the excess of the 1950 Census figure over the figure for 1950 projected from the 1940 Census. The 1952 figure is a rough preliminary estimate. All figures rounded to nearest 50,000.

year) to the aged population rose sharply—from about 10 percent in 1936 to about 20 percent 2 years later. The ratio then began to go up slowly until in both 1941 and 1942 a peak of about 23½ percent was reached. There was a slight decline, to 19½ percent, in 1945 and 1946, followed by the rise to 22½ percent in 1950. Following the 1950 amendments the number of recipients declined, and accordingly the ratio of recipients to the aged population decreased even more rapidly, falling to slightly less than 20 percent in 1952.

One further point may be mentioned. It has sometimes been asserted that, if no new old-age assistance recipients were added to the rolls, within a decade there would be no old-age assistance rolls. This conclusion is based on the fact that the average life expectancy of recipients of old-age assistance is about 8-10 years. Life expectancy is, however, an average figure, with some persons dying before the 8- to 10-year period elapses and others living well beyond that time. What life expectancy really

(Continued on page 27)

# Temporary Disability Insurance: The California Program

by MARGARET M. DAHM\*

*Of the four State programs of temporary disability insurance, the California plan, established in 1946, is the second oldest; it was the first to provide for participation by private carriers. The article that follows, continuing the Bulletin series on temporary disability insurance,<sup>1</sup> reports on the development and operations of the California program.*

THE California program of temporary disability insurance pays cash benefits, designed to compensate for part of the wage loss incurred, to insured workers who are unemployed because of disability and who are not entitled to workmen's compensation. The disability may be either physical or mental; if it prevents the worker from doing his customary or most recent work, he may receive benefits under the program.

The California legislation establishing temporary disability insurance was enacted in 1946 as an amendment to the unemployment insurance law. California was preceded only by Rhode Island in providing this type of protection for its workers. Since its enactment, the temporary disability insurance law has been significantly liberalized—both in the maximum benefits payable and in the conditions for receipt of benefits.

In California, the two programs—temporary disability insurance and unemployment insurance—are administered by the State Department of Employment, both cover the same workers, and both, generally, use the same benefit formula, although the

maximum weekly payment for disability is now higher than that for unemployment insurance. The law governing temporary disability insurance, unlike that for unemployment insurance, permits the substitution of an approved private plan for State coverage. In June 1951, almost half the 2.8 million workers in the State were covered by private plans.

Collection of contributions began May 21, 1946, and the first benefits were payable December 1, 1946. Through June 30, 1952, the State plan had collected nearly \$249 million in contributions from workers and had paid out about \$128 million in benefits. Comparable data on collections and payments under private plans are not available.

In 1951—the most recent year for which data are available—California workers paid \$77 million in premiums for temporary disability insurance to the State and to approved private plans. Benefits amounting to about \$49 million were paid in compensation for 1.9 million weeks of disability; another \$6 million was paid in additional benefits to hospitalized claimants.

## Coverage

All workers covered by the State unemployment insurance law are covered for disability insurance purposes. Coverage includes workers in firms with a quarterly payroll in excess of \$100, except those excluded by the definition of employment—principally workers in government, in nonprofit religious, charitable, or educational organizations, in domestic service, and in agriculture.

Individuals who depend on spiritual means for healing can elect not to pay taxes and not to receive benefits, or they can have religious practitioners certify to their disability.

## Private-Plan Requirements

Employers subject to the law, or a majority of their employees, may request substitution of a private plan for State coverage. The private plans, which may be insured with a recognized insurance carrier or be self-insured by the employer, must meet certain statutory requirements to be accepted as substitutes for the State fund. To be approved, a private plan must be open to all employees in the establishment and must be accepted by the employer and a majority of the employees. Each individual worker must be free to choose between the State plan and the private plan. The private plan must provide rights greater than those under the State plan at no greater cost to the worker. There are other conditions of approval designed to ensure, as far as possible, that the workers covered by private plans will actually receive their benefits.

The approval of a plan or plans, moreover, must not result in a substantial selection of risks adverse to the State fund. This stipulation was intended to counteract the tendency of groups with the lowest relative disability rates, comprising the best insurance risks, to contract out to private plans, leaving the poorest risks for the State fund to insure.

The measure used by California to prevent adverse selection is the proportion of women covered under all plans, currently in effect, written by each insurance company. Women, who make up approximately 30 percent of the total labor force, must represent at least 20 percent of the workers covered by the contracts of each insurance company. Plans that would bring the percentage of women

\* Division of Program Policy and Legislation, Unemployment Insurance Service, Bureau of Employment Security, Department of Labor. For a more detailed report on the California program, see *California Disability Insurance Program* (Department of Labor, Bureau of Employment Security), March 1952, 83 pp.

<sup>1</sup> See Alfred M. Skolnik, "Temporary Disability Insurance Laws in the United States," *Social Security Bulletin*, October 1952.



covered by the contracts of a single company below 20 will not be approved. If through termination of a plan or plans, an insurer's coverage of women falls below 20 percent, the company has 6 months to bring the proportion up to 20 percent or more. If the insurer fails to take such action, the agency may withdraw approval of all plans insured by that company.

In June 1951 the law applied to 239,700 employers with 2.8 million workers. Only 36,600 employers—15 percent of the total—had approved private plans, but those plans covered almost half the workers subject to the law. In June 1950 (the last date for which size-of-firm data are available), there were 32,202 approved private plans—10,514 of them in firms with four or fewer workers and 1,647 in firms with 100 or more workers. The large firms, however, included 63 percent of all workers covered by private plans.

### Financing

The disability insurance benefits and administrative costs are both financed by an employee tax of 1 percent on the first \$3,000 of annual wages. This tax replaced a similar employee tax that had been required under the unemployment insurance law. When private-plan protection has been substituted for that of the State fund, no disability insurance contribution to the State fund is required from workers.

Growth of private plans caused contributions to the State fund to decline each year before 1951. In 1951, contributions to the State fund increased because total covered

employment increased at a higher rate than private-plan coverage. The proportion of contributions paid out in benefits increased through 1950 but decreased in 1951 (table 1). Because of more liberal benefit provisions that became effective in January 1952, the benefit expenditures will constitute an even greater proportion of contributions for that year.

The fund is, however, amply solvent. At the end of October 1952, the reserve balance available for payment of benefits was more than \$121 million; an additional \$117 million in the unemployment trust fund was available, under Federal and State laws, for payment of disability benefits.<sup>2</sup>

Private plans cannot require a worker contribution higher than 1 percent. Although a lower rate is permitted, almost all private plans do provide for a 1-percent employee contribution. A private plan can provide for a rate in excess of 1 percent, with the excess paid by the employer, but no information is available regarding actual experience on this point.

Though data on the actual amount of contributions paid to private plans are not available, the amount that would have been contributed at a rate of 1 percent of wages has been computed (table 2).

Before the 1951 amendments to the State law, not more than 5 percent of the contributions could be used for payment of the program's administrative expenses. Under the present law the amount available for administration is whatever the State Director of Finance considers necessary.

The 5-percent allowance provided adequate administrative funds in the early years of the program. The proportion of taxable payrolls covered by private plans has increased, however, more than the State's workload has decreased. Consequently, administrative costs now represent a higher proportion of State contributions. For 1951, for example, administrative ex-

<sup>2</sup> A 1946 amendment to the Federal Unemployment Tax Act permits States to withdraw employee contributions to the unemployment trust fund for the payment of disability benefits. The California temporary disability insurance law permits such withdrawal of contributions paid during 1944 and 1945.

pensitures, including the cost to the State of supervising private plans, represented 7.5 percent of contributions.

Administrative costs would be substantially higher than they are if it were not for the fiscal relationships with unemployment insurance, established under Department of Labor policy. Administration is coordinated with unemployment insurance administration, and various functions—such as determination of employer status, collection of employer reports, maintenance of wage records, and personnel and business management operations—are performed jointly for both programs. Temporary disability insurance is charged only the administrative costs added by that program; the administrative costs are thus less than they would be if the program were administered separately.

The amount spent for added administrative work arising out of the operation of private plans is assessed against such plans, on the basis of covered wages; the assessment is limited to 0.02 percent of such wages. These assessments are made on a fiscal-year basis. For the 1949-50 fiscal year, the assessment was \$504,679 or 0.016 percent of wages covered by private plans.

### Extended Liability Account

When contracting-out under a private plan is permitted, it is necessary to determine the proper allocation of costs for the benefits paid to eligible workers who were not in covered employment at the time their disability began. For allocating such

Table 1.—California temporary disability insurance: Contributions and benefits under State plan, 1947-51

Year	Contributions	Benefits	
		Amount	As percent of contributions
1947.....	\$51,512,181	\$17,732,064	34
1948.....	46,254,703	21,956,251	47
1949.....	36,586,503	23,641,683	65
1950.....	33,104,328	<sup>1</sup> 25,276,830	76
1951.....	34,367,980	<sup>1</sup> 25,220,755	73

<sup>1</sup> Effective Jan. 1, 1950, hospital benefits of \$8 a day for as many as 12 days in a benefit year became payable in addition to cash wage-loss benefits.

Table 2.—California temporary disability insurance: Contributions and benefits under private plans, assuming 1-percent contribution rate, 1947-51

Year	Contributions (estimated)	Benefits	
		Amount	As percent of contributions
1947.....	\$13,080,124	\$4,010,413	31
1948.....	20,038,545	9,320,234	47
1949.....	28,050,205	14,817,865	53
1950.....	33,997,737	<sup>1</sup> 21,775,153	64
1951.....	42,686,553	<sup>1</sup> 29,767,915	70

<sup>1</sup> Effective Jan. 1, 1950, hospital benefits of \$8 a day for as many as 12 days in a benefit year became payable in addition to cash wage-loss benefits.

costs, the California law provides an "extended liability account."

The account works in this manner. Benefits to individuals in covered employment when they become disabled are paid from the plan, whether State or private, under which they are currently covered. Benefits to workers not in covered employment—that is in noncovered jobs or unemployed—when their disability begins are paid by the State and charged to the extended liability account. Offsetting the annual total of these charges is an amount equal to the imputed interest on employee contributions for 1944 and 1945 to the unemployment insurance trust fund and for the period from May 21 through November 30, 1946, for contributions for temporary disability insurance. Since these contributions, totaling \$132.4 million, were paid before disability insurance coverage was divided between the State and private plans, it was decided that the interest on them should accrue to the benefit of the private plans as well as of the State fund. If the amount to be credited is less than the benefits, the deficit is charged to private plans and the State fund in proportion to the wages covered by them. The charges against all plans are limited to 0.03 percent of taxable wages during the year. The private plans' share is collected by an assessment, and the State fund's share is credited to the extended liability account.

To date, benefit charges to the ex-

tended liability account have been substantially higher than the combined credits to it. During 1950, for example, interest credited to the account was \$2.9 million, and benefits charged to it totaled \$9.5 million, leaving a current deficit of \$6.6 million. The maximum credit of 0.03 percent of taxable wages was \$2.0 million, divided almost equally between the State fund and private plans. Consequently, the deficit for 1950 amounted to \$4.6 million, and the cumulative deficit, including \$0.7 million carried over from 1949, was \$5.3 million. In the absence of changes in the law, it appears that the extended liability account will show a continually increasing deficit.

### Benefits

A claimant's qualification for benefits, his weekly benefit amount, and the maximum total amount of benefits payable during a 1-year period, called the benefit year, are determined on the basis of his earnings in insured employment during a 4-quarter period in the past, called the base period.

Weekly benefits range from one-twentieth to one-twenty-fifth of wages during the base-period quarter of highest earnings, with a minimum of \$10 and a maximum of \$30. Benefits at the rate of one-seventh of the weekly amount, not rounded, are payable for days of disability after the required waiting period.

To qualify for benefits, a worker

must have earned at least \$300 in wages during his base period. He must also have earned, in other than his quarter of highest earnings, wages equal to at least one-third his high-quarter wages, although this requirement does not stand if his base-period wages totaled 30 times the maximum weekly benefit amount—\$900. The amount payable in a benefit year cannot exceed 26 times the weekly benefit amount or one-half the base-period wages, whichever is less; the range is from \$150 to \$780. In terms of duration, the range is from 12.5 to 26 weeks. A hospitalized claimant is eligible for hospital benefits of \$8 a day for as many as 12 days in a benefit year, in addition to the weekly benefits.

Before the 1951 amendments, a worker's benefit rights were identical under unemployment insurance and disability insurance, and a valid claim under either program established a benefit year for both. The maximum weekly benefit for temporary disability is now \$30, while that for unemployment remains \$25. The qualifying provisions for unemployment insurance were changed by a requirement designed to prevent a worker from drawing benefits in two successive benefit years without intervening employment. This requirement does not apply to disability insurance. Consequently, under special circumstances relating to the qualifying earnings, a worker can establish a benefit year for one program but not for the other. Generally, however, benefit years are identical for the two programs.

The law requires a waiting period of seven consecutive days of disability for each continuous period of disability. Two consecutive periods of disability due to the same or a related cause and separated by no more than 14 days are considered as one continuous period of disability. There is no waiting period after the claimant is hospitalized for a day or longer on his doctor's orders.

### Eligibility Conditions and Disqualifications

Disability is defined as mental or physical inability to perform the claimant's regular or customary work. For an individual employed at the

Table 3.—Selected data on benefits under approved private plans in effect June 30, 1951

Item	Plans		Workers under private plans	
	Number	Percent	Number	Percent
Total.....	36,639	100.0	1,283,353	100.0
Weekly benefit amount:				
Maximum: <sup>1</sup>				
\$25.....	4,670	12.7	240,001	18.7
26-30.....	21,802	59.6	809,849	39.7
31-39.....	8,040	21.9	286,520	22.3
40.....	1,596	4.4	154,954	12.1
Over 40.....	531	1.4	92,029	7.2
Minimum:				
\$10.....	31,327	85.5	929,824	72.4
10.50-19.....	731	2.1	77,365	6.2
20 and over.....	4,581	12.4	276,164	21.4
Waiting period:				
7 days for accident, 7 for sickness.....	11,756	32.1	459,048	35.8
0 days for accident, 7 for sickness.....	23,591	64.4	674,240	52.6
0 days for accident, 0-3 for sickness.....	1,237	3.4	126,452	9.9
Other.....	55	.1	23,613	1.7

<sup>1</sup> \$25 was the State maximum benefit amount in June 1951, when this analysis was made.



time the disability begins, "regular or customary work" is generally considered to be the work he is currently doing. For an individual unemployed when he becomes disabled, regular or customary work is determined on the basis of the particular facts. Disability does not include any condition arising out of pregnancy until 4 weeks after the termination of the pregnancy. The disability itself, not an earlier withdrawal from the labor force for other reasons, must be the cause of the unemployment.

The first claim for benefits must be supported by a certificate from a licensed physician, osteopath, chiropractor, optometrist, dentist, or chiropodist or, for claimants who depend for healing on spiritual means, from a duly authorized practitioner of a bona fide religious organization. No waiting-period or benefit credit can be given for days of disability more than 7 days before the first day on which the claimant was attended by the certifying doctor.

To receive hospital benefits, in addition to the weekly cash benefits, the claimant must be hospitalized for a day or longer, on instructions from his doctor. A day is 24 hours or a shorter period for which the hospital charges a full daily rate. The need for hospital confinement must be certified by the physician; the time spent in the hospital is verified from hospital records before benefits are paid.

The only specific disqualification in the temporary disability insurance law is for willfully false representation or willful withholding of material facts to obtain disability benefits. The disqualification provided is denial of benefits for the day on which the act occurs and for 6-34 days following.

There are other circumstances in which a claimant with sufficient qualifying wages may be ineligible for disability benefits or may receive a reduced benefit for a week. For example, during a period for which he has been disqualified for unemployment insurance for voluntary leaving, discharge for misconduct, refusal of suitable work, or misrepresentation, a claimant may be denied disability benefits also. Since January 1, 1952, a worker may be paid dis-

ability benefits during a period when he is disqualified from receiving unemployment insurance because of a trade dispute, if his disability was the result of an accident or required hospitalization, did not arise out of the dispute, and would have prevented him from working even if the dispute had not occurred.

Some claimants may meet the disability insurance eligibility condition of inability to do their regular or customary work and at the same time meet the unemployment insurance condition of ability to perform suitable work. To prevent such individuals from drawing duplicate benefits, the disability insurance law contains a specific statutory provision making a claimant ineligible for disability benefits for any week with respect to which he received unemployment insurance under any State or Federal unemployment insurance law. He is, of course, also ineligible under the State plan if he is currently covered under an approved private plan.

Cash benefits for the same disability under a State or Federal workmen's compensation or employer's liability law are taken into consideration in determining the amount of benefits payable for a week. The temporary disability insurance system pays only the difference between a claimant's weekly benefit under workmen's compensation and his disability benefit, if the latter is greater. When an illness or injury appears to be work-connected, a workmen's compensation claim must be filed as a condition for receipt of disability benefits. If workmen's compensation benefits are later awarded for a period for which disability benefits have been paid, the claimant must repay the disability program for any benefits that would not have been paid if the workmen's compensation benefits had been paid currently.

Before January 1, 1952, an individual whose employer was paying his wages during an illness was not entitled to benefits unless the wage payment was less than his weekly benefit amount, in which case he could be paid the difference between the wage and the weekly benefit amount. Under the present provisions, benefits plus wage payments can

equal 70 percent of the weekly wage earned immediately before the disability.

During the first 9 months of 1951, about 74,800 first claims against the State fund were paid. Approximately 23,700 claims were denied for various reasons. Of these, 20 percent were denied because the claimant was receiving regular wages, and 10 percent because he was considered by the agency to be able to do his regular work. Workmen's compensation payments caused about 1,100 claims to be denied, while in about 1,000 cases the claimant was ruled to be out of the labor market for reasons other than disability. The most frequent reason for denial of a claim, resulting in 44 percent of the denials, was that it should have been filed under a private plan, indicating a weakness in employer informational programs advising their employees regarding their rights under private plans.

Private plans may apply or disregard any of these conditions of eligibility. No data are available on the number of cases denied by private plans for these various reasons. All claimants, whether covered by the State fund or a private plan, have the right to appeal any benefit determination to a referee and to appeal the referee's decision to the appeals board. Employers also may appeal to the referees and the appeals board.

During 1950 a total of 1,234 claimants were involved in referees' decisions; 996 were State-plan claimants, and 238 had filed under the private plans. The principal issue—ability to perform regular and customary work—was involved in almost 21 percent of the State-plan cases and 38 percent of the private-plan cases. The issues of withdrawal from the labor market, late filing, and receipt of regular wages were each responsible for 10 percent or more of the State-plan cases. For private-plan cases, the most common issues—after ability to perform regular and customary work—were receipt of regular wages and workmen's compensation questions.

### **Administrative and Claims Procedures**

California's disability insurance program is administered by the State Department of Employment. Dis-

ability insurance operations are handled by a division of disability and hospital benefits. In addition, the unemployment insurance central office personnel concerned with wage records, tabulating, research and statistics, legal and office services, fiscal management, and personnel services perform services for the disability insurance program as well as for the unemployment insurance and employment service programs. The same appeals machinery is used for both disability insurance and unemployment insurance.

Claims for disability benefits under the State plan are handled by a central office in Sacramento and by 17 district offices throughout the State. The office staff includes three doctors—a medical director and two assistant medical directors. They give the claims examiners technical training with regard to disabling conditions and on the probable duration of disability due to various causes. They also furnish a technical review of agency actions on medical questions.

All claims are filed by mail. The first claim for a spell of disability is filed with the central office; it is acceptable only if the claimant has been unemployed and disabled for eight consecutive days (or confined to a hospital for at least one day) and has been under the care of a physician or practitioner during part of the period. The claim must be accompanied by a physician's certificate supporting the fact of disability and estimating its probable duration.

The central office determines if the claim has been filed within the proper time limit and if the certification is valid. It also determines the weekly benefit amount and whether the claimant has the qualifying base-period wages. It assigns the claim to the appropriate district office. The district office makes the other determinations of eligibility and pays the benefits. Continued claims are filed directly with the district office; they need to be accompanied by a medical certificate only on the request of the agency.

Before allowing a first claim, or during the course of a compensable disability, the district office may contact the claimant, his physician, or his employer for additional information.

Claimants may be referred to independent doctors for medical examination, or their disability may be verified through unscheduled visits by the regular claims examiners, if some question has arisen. The number of such visits represents 10 percent of the spells of disability claimed.

Workers covered under private plans file their claims either with the employer or with the insurance company. The employer or the insurer must report to the State agency when a first claim is filed and when a spell of disability terminates. These notices are necessary for administration of the program to ensure that the worker receives at least the benefits he would have received from the State and to provide a check against duplication of benefits. Furthermore, a first claim for disability filed under a private plan may establish an unemployment insurance benefit year.

### *Comparison of State Plan and Private Plans*

Approved private plans must provide rights at least equal to the statutory rights on all points and greater than them on at least one. Table 3 shows the major provisions of the 36,639 private plans in effect on June 30, 1951, covering 1,283,400 workers.

As a result of both higher maximum benefit provisions and higher earnings among claimants, the average weekly benefit in 1951 was higher under private plans than under the State plan—\$29.44 compared with \$22.67. Total benefits paid in 1951 amounted to \$25.2 million under the State plan and to \$29.8 million under private plans. Even though total private-plan benefits exceeded those of the State fund, the State paid out about 73 cents in benefits for each dollar collected in contributions, compared with 70 cents on the dollar paid by private plans.

In 1951, private-plan beneficiaries received, on the average, 6 weeks of benefits per spell of disability, and State-plan beneficiaries received 10.1 weeks per spell. Claimants who drew all the benefits to which they were entitled represented only 9 percent of the beneficiaries under the private plans and 20 percent of those under the State plan. The private-plan

claimants who exhausted their benefit rights drew benefits for 23.1 weeks, only slightly longer than the 22.8 weeks drawn by State-plan claimants who exhausted their rights.

The differences in these figures are due to differences both in benefit provisions and in characteristics of the claimant group. With respect to periods of disability that terminated between April 1, 1949, and March 31, 1950, information from a special study is available concerning the benefits that would have been paid to the private-plan claimants on the basis of the statutory benefit provisions. These data permit a comparison of experience that minimizes differences due to benefit provisions. To permit a more satisfactory comparison of the characteristics of claimants, State-plan data have been limited to employed workers.

Employed workers experienced 156,000 compensated periods of disability terminating during the 12 months ended March 1950; the State paid for 67,600 periods and private plans for 88,400. These spells of disability lasted a total of 1.2 million compensated weeks, with the State paying for 663,900 and private plans for 546,200 weeks. Thus, private-plan claimants received an average of 6.2 weeks of benefits per spell, while State-plan claimants received 9.8 weeks per spell. These private-plan figures include 13,400 periods and 70,600 weeks of benefits that would not have been paid under the State formula for one of several reasons—insufficient base-period wages, exhaustion of benefit rights, or too brief a disability. Elimination of such spells would have had practically no effect on the length of the average compensated period under private plans, raising it only to 6.3 weeks. The average weekly benefit amount paid by the State was \$22.87, while that paid by private plans was \$28.52. Not all this difference was attributable to more liberal private-plan provisions. Even if the State formula had been used, the average paid to private-plan claimants would have been \$24.11 because their earnings are higher.

If private-plan experience were limited to the periods and amounts that would have been paid under the



State formula, employed workers under both private plans and the State plan would have been paid for 142,700 terminated periods of disability between April 1, 1949, and March 31, 1950. Forty percent of these periods of disability were claimed by women. More State-plan claimants than private-plan claimants were women. Under the State plan, the number of periods of disability was almost equally divided, with 48 percent paid to women and 52 percent to men. Under the private plans, however, only one-third of the periods of disability were paid to women claimants. Similar differences in the proportion of men and women claimants exist with respect to the number of weeks paid and the total amount of benefits.

Private-plan claimants were also somewhat younger than State-plan claimants. Claimants under age 30 represented 20 percent of the number under private plans but only 17 per-

cent of those under the State plan; claimants aged 45 and over represented 41 percent of private-plan and 46 percent of State-plan claimants. The age differences were greater with respect to women. Those under age 30 accounted for 26 percent of private-plan and only 19 percent of State-plan claimants, while women aged 45 and over represented 29 percent and 38 percent, respectively.

Private-plan claimants had proportionately fewer of the more serious disabilities, such as tuberculosis, malignancies, heart disease, and compound fractures. For men, disabilities with an average duration of 13 weeks or longer made up 13 percent of the private-plan cases that would have been compensated under the State formula and 23 percent of the State-plan cases. Among women, these more serious disabilities represented 9 percent of the respective totals.

Thus, the available data indicate that private-plan claimants are

younger than State-plan claimants and that they include a smaller proportion of women, their disabilities are less frequently of the most serious categories, and their earnings are higher. Other data on the extent to which workers file unemployment insurance and temporary disability insurance claims in the same benefit year show that private-plan claimants experience less unemployment than State-plan claimants. All these variations taken together indicate that the over-all effect of the private plans may be some adverse selection against the State fund.

### Attitudes Toward the Program

Opinions and attitudes of physicians, employers, and workers toward the temporary disability insurance program are vitally important, since the cooperation of these groups is essential to the program's success. In general, these groups in California agree that it is working smoothly.

## Recent Publications\*

### Social Security Administration

DE SCHWEINITZ, KARL. *Social Security for Egypt*. (International Technical Cooperation Series, No. 2.) Washington: Social Security Administration, Aug. 1952. 71 pp. Processed.

A bulletin, prepared by the chief of the Point Four Social Security Mission to the Ministry of Social Affairs of Egypt, to be used in training personnel engaged in administering the new social security law. Limited free distribution; apply to the Social Security Administration, Washington 25, D. C.

MYERS, ROBERT J., and RASOR, E. A. *Illustrative United States Population Projections, 1952*. (Actuarial Study No. 33.) Washington: Social Security Administration, Office of the Commissioner, Division of the Actuary, 1952. 46 pp. Processed. Presents two population projections that will be used as a basis for the long-range cost estimates for the old-

age and survivors insurance program. Limited free distribution; apply to the Division of the Actuary, Office of the Commissioner, Social Security Administration, Washington 25, D. C.

*Social Workers from Around the World Observe Welfare in the United States*. (International Technical Cooperation Series, No. 1.) Washington: Social Security Administration, Aug. 1952. 121 pp. Processed.

Reported by visitors from all over the world. The final reports deal with such subjects as child welfare, community organization, family welfare, services for juvenile delinquents, social insurance, social work education, and related subjects. Limited free distribution; apply to the Social Security Administration, Washington 25, D. C.

### General

"Increased Social Security Benefits in Great Britain." *Industry and Labour*, Geneva, Vol. 8, Nov. 1, 1952, pp. 392-394. 25 cents.

PEACOCK, ALAN T. *The Economics of National Insurance*. London: William Hodge and Co., 1952. 126 pp. 8s.6d.

SAKSENA, R. N. "Social Security for Seaman in India." *Indian Journal of Social Work*, Andheri, Bombay, Vol. 13, Sept. 1952, pp. 105-112. \$1.

Urges extension of social security coverage to seamen.

UNITED NATIONS. COMMISSION ON HUMAN RIGHTS. *Activities of the United Nations and of the Specialized Agencies in the Field of Economic, Social and Cultural Rights*. New York: United Nations, 1952. 74 pp. 50 cents.

UNITED NATIONS. DEPARTMENT OF SOCIAL AFFAIRS. *Preliminary Report on the World Social Situation with Special Reference to Standards of Living*. New York: United Nations, 1952. 180 pp. \$1.75.

Presents background facts on world population and population trends and discusses major factors that are universally agreed upon "as basic ingredients of a decent life."

U. S. DEPARTMENT OF LABOR. BUREAU OF LABOR STATISTICS. *Family Income, Expenditures, and Saving in 10 Cities*. (Bulletin No. 1065.) Washington: U. S. Govt. Print. Off., 1952. 110 pp. 50 cents.

Summarizes data on consumer income, expenditures, and savings in 10 cities during the period 1946-49.

### Retirement and Old Age

CHAMBER OF COMMERCE OF THE UNITED STATES. COMMITTEE ON SOCIAL LEGISLATION. *Federal So-*

(Continued on page 23)

\* Prepared in the Library, Federal Security Agency. Orders for the publications listed should be directed to publishers and booksellers; Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

# Notes and Brief Reports

## Workers With Insured Status on January 1, 1953

Approximately 66.5 million persons were fully insured under the old-age and survivors insurance program at the beginning of 1953, an increase of 4.1 million from the number a year earlier.<sup>1</sup> The growth during 1952 in the number fully insured was the second largest since 1940, when monthly benefits under the program first became payable. There were no persons currently but not fully insured on January 1, 1953, nor can there be such insured individuals before the middle of 1954, when 7 quarters of coverage will, in general, be needed for fully insured status.

An estimated 24.9 million workers had permanently insured status on January 1, 1953, an increase of 2.1 million from the number with such status on January 1, 1952. To be permanently insured, workers must have the number of quarters of coverage required for fully insured status when they reach age 65. Persons who attain age 65 after 1970 will need 40 quarters of coverage to be permanently insured. For persons who reach age 65 before 1971—that is, those at least 47 years of age on January 1, 1953—the required number of quarters will range from 39 down to 6 for those at the oldest ages. Once they are permanently insured, they can, regardless of their future employment, qualify for old-age benefits at or after age 65; in the event of their death, their survivors can qualify for monthly benefits and/or lump-sum death payments. The distribution of workers who were permanently insured at the beginning of 1953 is shown by sex, age, and quarters-of-coverage requirement in the following tabulation.

Age at beginning of 1953	Quarters of coverage required for permanently insured status	Workers permanently insured on Jan. 1, 1953 (In millions) <sup>1</sup>		
		Total	Male	Female
Total.....	6-40	24.9	19.0	5.9
Under 47.....	40	10.1	7.7	2.4
At least 47 but less than 63½.....	7-39	10.0	7.5	2.5
63½ and over.....	6	4.8	3.7	1.1

<sup>1</sup> Includes 4.1 million workers at least 65 years of age, of whom about 2.6 million were receiving benefits at the end of 1952.

More than one-third of the workers who were fully insured at the beginning of 1953 were permanently insured. The requirements for permanently insured status are more liberal for workers at the older ages than at the younger ages. The effect is clearly illustrated in the following comparison, by age, of the number of fully insured workers and permanently insured workers.

[Numbers in millions]				
Age at beginning of 1953	Workers fully insured as of Jan. 1, 1953			
	Total number	Number permanently insured		
		Number	As percent of fully insured	
Total.....	66.5	24.9	37	
Under 47.....	46.4	10.1	22	
At least 47 but less than 63½.....	15.3	10.0	65	
63½ and over.....	4.8	4.8	100	

Table 1 shows a comparison of the permanently insured group with the total fully insured population at the beginning of each year since 1940.

The growth in the number fully insured each year during the period 1940-49 was fairly regular, ranging between 1.2 million and 2.3 million. The marked increase during 1950 was due primarily to the "new start" in insured-status requirements for old-age and survivors insurance, contained in the 1950 amendments. The extension of coverage under the 1950

amendments, effective in 1951, made it possible for many persons in the newly covered occupations to become insured for the first time in 1952 and thus contributed to the more-than-normal increase in the number fully insured during 1952. The increase in 1952 would have been even greater if it had not been for the fact that many persons in newly covered occupations had previously had some employment covered under the 1939 amendments and consequently became insured before 1952.

Table 1.—Workers fully insured at the beginning of each year, 1940-53

[Number in millions]					
Year	Fully insured workers				
	Total	Number permanently insured			
		Total number	Requiring less than 40 quarters of coverage	Requiring 40 quarters of coverage	As percent of fully insured
1940.....	22.9	0.6	0.6	-----	2.6
1941.....	24.2	1.1	1.1	-----	4.5
1942.....	25.8	1.4	1.4	-----	5.4
1943.....	28.1	1.8	1.8	-----	6.4
1944.....	29.9	2.3	2.3	-----	7.7
1945.....	31.9	2.8	2.8	-----	8.8
1946.....	33.4	3.4	3.4	-----	10.2
1947.....	35.4	8.6	3.8	4.8	24.3
1948.....	37.3	11.6	4.0	7.6	31.1
1949.....	38.9	13.2	4.0	9.2	33.9
1950.....	40.1	14.9	4.0	10.9	37.2
1951.....	50.8	21.0	14.0	7.0	35.1
1952.....	62.4	22.8	14.3	8.5	36.5
1953.....	66.5	24.9	14.8	10.1	37.4

Until 1971 the number of quarters of coverage required for fully insured status will, in general, increase each year and thus narrow the difference between the number of quarters of coverage required for permanently insured status and for fully insured status. In the long run, therefore, the permanently insured group will constitute an increasing proportion of the entire fully insured population. For those workers whose elapsed period will exceed 20 years, the requirement for permanently insured status is easier to fulfill than the requirement of 1 quarter of coverage for every two elapsed quarters. Consequently, all persons who are over age 41 at any time after 1970 and who are fully insured will also be permanently insured.

<sup>1</sup>The estimates presented in this note are based on data through the calendar year 1950, derived from the 1-percent continuous work-history sample; none of the estimates of the insured population has been adjusted to reflect changes in insurance status arising from (1) provisions that coordinate the old-age and survivors insurance and railroad retirement programs; and (2) wage credits for military service.



# Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940–52  
[In thousands; data corrected to Feb. 9, 1953]

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs					
		Monthly retirement and disability benefits <sup>1</sup>				Survivor benefits				Temporary disability benefits <sup>2</sup>		State laws <sup>10</sup>	Veterans' legis-lation <sup>12</sup>	Rail-road Unem-employment Insurance Act <sup>11</sup>			
		Social Security Act	Rail-road Retirement Act	Civil Serv-ice Com-mis-sion <sup>3</sup>	Veter-ans Ad-minis-tration <sup>4</sup>	Monthly		Lump-sum <sup>7</sup>		State laws <sup>10</sup>	Rail-road Unem-employment Insurance Act <sup>11</sup>						
						Social Security Act <sup>5</sup>	Rail-road Retirement Act <sup>6</sup>	Civil Serv-ice Com-mis-sion <sup>3</sup>	Veter-ans Ad-minis-tration <sup>4</sup>						Social Security Act	Other <sup>8</sup>	
Number of beneficiaries																	
1951																	
November		2,960.6	264.7	170.2	2,388.7	1,371.6	151.0	33.9	1,019.4	30.5	9.0	26.6	31.5	749.3	0.7	30.9	
December		2,993.9	267.1	171.0	2,391.0	1,385.1	149.7	34.5	1,020.3	27.8	8.3	27.2	28.9	797.3	.7	31.6	
1952																	
January		3,030.6	284.0	171.7	2,392.6	1,402.7	149.7	35.4	1,028.7	39.3	8.8	27.6	38.3	1,185.2	.9	48.3	
February		3,056.2	308.1	172.5	2,393.8	1,419.6	150.5	36.2	1,031.3	38.8	8.6	28.7	28.6	1,146.4	.8	48.3	
March		3,076.9	324.4	173.3	2,398.1	1,435.2	151.4	37.2	1,029.6	40.0	11.1	33.1	28.3	1,112.8	.6	41.0	
April		3,094.4	336.2	173.9	2,403.5	1,454.2	152.3	38.2	1,036.4	40.2	13.2	32.1	27.4	992.6	.4	38.6	
May		3,104.8	343.2	174.8	2,412.2	1,469.8	153.2	39.1	1,040.4	37.7	12.2	30.2	23.8	918.4	.3	28.6	
June		3,109.5	348.9	175.6	2,418.0	1,484.3	154.2	39.8	1,042.0	35.9	11.6	32.4	24.7	918.1	.3	31.6	
July		3,120.3	352.7	176.5	2,424.4	1,488.2	154.5	40.6	1,044.2	28.4	12.1	32.6	26.9	870.9	.3	68.4	
August		3,184.5	354.7	178.3	2,429.3	1,495.4	154.6	41.3	1,047.2	31.9	11.2	30.7	33.1	979.9	.2	72.8	
September		3,275.4	353.1	179.3	2,435.5	1,511.9	154.1	42.3	1,050.4	32.7	10.9	30.4	36.9	930.8	.1	37.9	
October		3,345.9	354.5	179.6	2,446.8	1,534.4	155.8	43.8	1,057.0	39.7	11.7	30.4	36.9	930.0	.1	29.5	
November		3,393.2	357.3	182.8	2,453.2	1,549.2	155.3	42.8	1,060.1	32.4	10.3	29.7	33.9	935.9	11.5	30.6	
Amount of benefits <sup>14</sup>																	
1940		\$1,188,702	\$21,074	\$114,166	\$62,019	\$317,851	\$7,784	\$1,448	\$105,696	\$11,736	\$12,267			\$518,700		\$15,961	
1941		1,085,488	55,141	119,012	64,933	320,561	25,454	1,559	111,799	13,328	13,943			344,321		14,537	
1942		1,130,721	80,305	122,806	68,115	325,265	41,702	1,603	111,193	15,038	14,342			344,084		6,268	
1943		1,211,465	97,257	125,795	72,961	331,350	57,763	1,704	116,133	17,830	17,255	\$2,857		79,643		917	
1944		1,118,798	119,009	129,707	77,193	336,279	76,942	1,765	144,302	22,146	19,238	5,035		62,385	\$4,215	363	
1945		2,065,566	157,891	137,140	83,874	697,830	104,231	1,722	254,238	26,135	23,431	4,669		445,866	126,630	2,359	
1946		5,149,761	230,285	149,188	94,585	1,268,984	130,139	1,817	333,640	27,267	30,610	4,761		1,094,859	1,743,718	39,917	
1947		4,700,827	299,830	177,053	106,876	1,676,029	153,109	1,283	382,515	29,517	33,115	26,024	\$11,368	776,165	970,542	39,401	
1948		4,510,041	366,887	208,642	132,852	1,711,182	176,736	36,011	8918	32,315	32,140	35,572	30,843	793,265	510,167	28,596	
1949		5,694,080	454,483	240,893	158,973	1,692,215	201,369	39,257	4,317	33,158	31,771	59,006	30,103	1,737,279	430,194	103,596	
1950		5,357,432	718,473	254,240	175,787	1,732,208	299,672	43,884	8,409	491,579	32,740	33,578	28,099	1,373,426	34,653	50,804	
1951		5,641,957	1,361,046	268,733	196,529	1,647,938	523,485	49,527	14,014	519,398	57,337	33,356	81,435	26,297	840,411	2,234	20,217
1951																	
November		464,127	110,473	24,441	16,877	136,500	42,741	5,158	1,372	43,930	4,164	2,428	2,654	2,866	68,607	52	1,774
December		468,247	111,646	24,774	16,955	136,062	43,145	5,123	1,318	45,617	3,810	1,870	2,609	2,701	70,624	59	1,934
1952																	
January		522,902	113,046	25,662	17,124	137,537	43,674	5,296	1,384	45,266	5,431	2,681	2,885	3,387	116,469	84	2,976
February		511,274	114,004	26,683	17,287	136,561	44,168	5,404	1,414	44,573	5,305	2,700	2,792	2,447	105,023	66	2,847
March		512,830	114,703	27,400	17,380	137,533	44,628	5,524	1,461	45,519	5,456	3,132	3,283	2,602	101,564	56	2,589
April		507,643	115,262	27,875	17,533	138,037	45,184	5,571	1,501	45,281	5,431	3,576	3,373	2,432	94,385	45	2,157
May		500,390	115,582	28,102	17,662	138,250	45,647	5,669	1,525	45,708	5,122	3,118	3,182	2,204	86,936	33	1,628
June		497,420	115,666	28,478	17,723	138,055	46,073	5,727	1,550	46,985	4,898	3,048	3,291	2,218	83,511	29	2,168
July		520,521	116,124	28,698	17,922	147,536	46,173	5,747	1,591	48,267	3,893	3,606	3,531	2,667	88,612	26	6,128
August		536,935	119,613	28,807	18,215	148,319	46,401	5,765	1,627	49,029	4,703	2,814	3,160	4,316	95,389	14	7,863
September		531,721	141,202	28,600	20,859	149,479	52,522	5,765	1,928	49,106	4,911	3,441	3,111	4,746	62,094	9	3,748
October		535,078	144,904	28,684	21,084	151,778	53,391	5,837	1,971	52,262	6,185	3,305	3,461	4,938	54,227	6	3,045
November		524,610	147,316	28,954	21,068	149,964	53,918	6,217	1,988	47,924	5,219	3,023	2,962	4,429	47,730	985	2,861

<sup>1</sup> Under the Social Security Act, retirement benefits—old-age, wife's, and husband's benefits, and benefits to children of old-age beneficiaries—partly estimated. Under the other 3 systems, benefits for age and disability; beginning December 1951, spouse's annuities under the Railroad Retirement Act.

<sup>2</sup> Data for civil-service retirement and disability fund; excludes noncontributory payments made under the Panama Canal Construction Annuity Act. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections; beginning July 1948, payments under survivor provisions shown as survivor benefits.

<sup>3</sup> Pensions and compensation, and subsistence payments to disabled veterans undergoing training.

<sup>4</sup> Mother's, widow's, widower's, parent's, and child's benefits. Partly estimated.

<sup>5</sup> Annuities to widows under joint and survivor elections; 12-month death-benefit annuities to widows and next of kin; and, beginning February 1947, widow's, widow's current, parent's, and child's benefits.

<sup>6</sup> Payments to widows, parents, and children of deceased veterans.

<sup>7</sup> Number of decedents on whose account lump-sum payments were made.

<sup>8</sup> Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs.

<sup>9</sup> First payable in Rhode Island, April 1943; in California, December 1946; in New Jersey, January 1949; in New York, July 1950 (data not available); and under the railroad program, July 1947. Excludes hospital benefits in California; also

excludes private plans in California and New Jersey except for calendar-year totals.

<sup>10</sup> Represents average weekly number of beneficiaries.

<sup>11</sup> Represents average number of beneficiaries in a 14-day registration period.

<sup>12</sup> Beginning September 1944, under the Servicemen's Readjustment Act, readjustment allowances to unemployed and self-employed veterans of World War II. Beginning November 1952, under the Veterans' Readjustment Assistance Act, unemployment compensation benefits to veterans with military service since June 1950; for October 1952 (month first payable), roughly estimated—\$76,878 paid to 2,524 veterans. Number represents average weekly number of claims paid; except for number of unemployed under the Servicemen's Readjustment Act, which represents average number of continued claims.

<sup>13</sup> Partly estimated.

<sup>14</sup> Payments: amounts certified, under the Social Security Act (except monthly data for monthly benefits, which represent benefits in current-payment status), the Railroad Retirement Act, and the Railroad Unemployment Insurance Act; disbursements, for Veterans Administration programs except the readjustment allowance program; checks issued, under the State unemployment insurance and temporary disability laws, the Servicemen's Readjustment Act, and the Veterans' Readjustment Assistance Act; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Adjusted on annual basis except for Civil Service Commission data, which are adjusted monthly.

Source: Based on reports of administrative agencies.

Table 2.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1950-52

[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions <sup>1</sup>	Federal civil-service contributions <sup>2</sup>	Taxes on carriers and their employees	State unemployment contributions <sup>3</sup>	Federal unemployment taxes <sup>4</sup>	Railroad unemployment insurance contributions <sup>5</sup>
Fiscal year:						
1950-51	\$3,120,404	\$684,343	\$577,509	\$1,364,500	\$233,537	\$24,781
1951-52	3,694,248	722,850	734,900	1,431,907	268,945	25,734
8 months ended:						
November 1950	1,171,087	463,279	149,935	640,288	30,980	6,109
November 1951	1,384,373	474,074	359,273	770,636	34,468	6,730
November 1952	1,605,729	498,850	262,349	705,295	40,513	6,550
1951						
November	401,937	34,006	91,342	213,650	14,124	170
December	269,507	37,183	54,915	7,661	764	6,315
1952						
January	147,890	40,466	12,264	85,085	14,069	25
February	448,393	33,188	92,932	161,653	104,781	518
March	463,297	34,407	83,934	7,767	25,350	5,749
April	252,135	35,724	13,902	140,916	2,918	163
May	485,964	31,887	89,798	251,306	15,671	362
June	142,680	35,922	57,973	7,083	1,024	5,889
July	183,710	362,539	16,470	140,718	5,257	10
August	438,539	33,338	89,162	242,286	16,772	214
September	238,153	35,447	54,349	9,312	121	6,057
October	206,991	33,978	13,898	113,675	3,216	33
November	538,335	33,548	88,471	199,304	15,147	237

<sup>1</sup> Represents contributions of employees and employers in employments covered by old-age and survivors insurance; from May 1951, includes deposits made in the trust fund by States under voluntary coverage agreements; beginning January 1951, on an estimated basis.

<sup>2</sup> Represents employee and Government contributions to the civil-service retirement and disability fund; Government contributions are made in 1 month for the entire fiscal year.

<sup>3</sup> Represents deposits in State clearing accounts of contributions plus penalties

and interest collected from employers and, in 2 States, contributions from employees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies; corrected to Dec. 29, 1952.

<sup>4</sup> Represents taxes paid by employers under the Federal Unemployment Tax Act.

<sup>5</sup> Beginning 1947, also covers temporary disability insurance.

<sup>6</sup> Includes contributions from the Federal Government.

Source: *Daily Statement of the U. S. Treasury*, unless otherwise noted.

## RECENT PUBLICATIONS

(Continued from page 20)

**cial Security Program for the Aged: Proposed Policy Declaration, Referendum No. 93.** Washington: The Chamber, 1952. 14 pp.

Examines the present program and outlines the Chamber's proposals.

**CIVIC, MIRIAM.** "OASI Benefits Important to Insured Aged." *Conference Board Business Record*, New York, Vol. 9, Nov. 1952, pp. 432-435.

**COUNCIL OF STATE CHAMBERS OF COMMERCE. SOCIAL SECURITY COMMITTEE. SUBCOMMITTEE ON OLD AGE AND SURVIVORS' INSURANCE STUDY. Needed Changes in the Old Age and Survivors' Insurance Program.** Washington: The Council, Sept. 1952. 18 pp.

Report and recommendations.

**WILLARD, JOSEPH W.** "Housing and Living Arrangements for the Aged." *American Journal of Public Health and the Nation's Health*, New York, Vol. 42, Nov. 1952, pp. 1440-1449. \$1.

Digest of a paper presented at the annual meeting of the American Pub-

lic Health Association by the Director of the Research Division, Department of National Health and Welfare, Canada.

## Employment

**BLOCH, MAX.** "Social Security Plans Established through Collective Bargaining in the United States." *Bulletin of the International Social Security Association*, Geneva, Sept. 1952, pp. 273-280.

**GOLDFIELD, EDWIN D., and MILLER, HERMAN P.** "How Many Older Workers?" *American Economic Security*, Washington, Vol. 9, Oct.-Nov. 1952, pp. 22-27. 25 cents. Discusses the availability of additional workers among the aged.

**MILLER, FRIEDA S.** "Household Employment in the United States." *International Labour Review*, Geneva, Vol. 66, Oct. 1952, pp. 318-337. 60 cents.

**U. S. DEPARTMENT OF LABOR. BUREAU OF LABOR STATISTICS. Wages and Related Benefits, 40 Labor Markets, 1951-52.** (Bulletin No. 1113.) Washington: U. S. Govt. Print. Off., 1952. 62 pp. 35 cents. Summarizes data from community

wage surveys conducted between September 1951 and May 1952.

## Public Welfare and Relief

**ARIZONA. DEPARTMENT OF PUBLIC WELFARE. Adequacy of Old Age Assistance in Arizona.** (Research Monograph No. 9.) Phoenix: The Department, 1952. 7 pp., tables and charts. Processed.

A statistical study of old-age assistance recipients in Arizona in February 1952.

**AXELRAD, SIDNEY; FRINGS, JOHN; and HERZOG, ELIZABETH. A Study of Short Term Cases: Based on Cases Closed During March 1948.** New York: Jewish Family Service, Inc., 1951. 140 pp. Processed.

Explores the nature of short-term cases and considers their significance as part of agency practice.

**DELAWARE. DEPARTMENT OF PUBLIC WELFARE. Annual Report for the Fiscal Year, 1951-52.** Wilmington: The Department, 1952. 34 pp. The first report of the consolidated Department of Public Welfare.

**FRENCH, DAVID G. An Approach to Measuring Results in Social Work.**

(Continued on page 25)



Table 3.—Status of the old-age and survivors insurance trust fund, by specified period, 1937-52

[In thousands]

Period	Receipts		Expenditures		Assets			
	Appropriations, transfers, and deposits <sup>1</sup>	Interest received	Benefit payments	Administrative expenses	Net total of U. S. Government securities acquired <sup>2</sup>	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937-November 1952	\$23,467,651	\$2,163,873	\$7,816,523	\$580,675	\$16,655,210	\$262,682	\$316,436	\$17,234,327
Fiscal year:								
1950-51	3,124,098	287,392	1,498,038	70,447	1,677,976	200,456	212,311	14,735,567
1951-52	3,598,006	333,514	1,982,377	84,673	1,950,252	214,883	112,102	16,600,096
5 months ended:								
November 1950	1,175,381	10,871	444,390	26,886	604,915	184,208	173,644	13,607,583
November 1951	1,388,118	25,688	806,720	36,156	565,059	209,231	209,407	15,306,497
November 1952	1,605,736	25,688	960,501	36,633	382,159	262,682	316,436	17,234,327
1951								
November	401,048		178,659	7,294	45,200	209,231	209,407	15,306,497
December	269,509	131,772	161,700	6,343	129,497	222,654	299,755	15,539,734
1952								
January	147,892	4,805	165,212	8,626	198,700	218,897	83,371	15,618,394
February	448,395		167,275	6,681	60,000	216,021	300,686	15,792,732
March	463,306	10,871	169,703	6,841	224,218	226,067	364,054	16,000,364
April	262,130	14,818	171,408	7,094	288,741	219,487	170,339	16,178,810
May	485,966		169,355	6,415	226,000	215,589	259,441	16,489,005
June	142,691	145,860	171,005	6,516	259,067	214,883	112,102	16,600,096
July	183,712		169,529	9,702		224,617	106,849	16,604,517
August	438,541		172,849	6,578	101,000	259,140	240,440	16,573,681
September	238,154	10,871	200,911	6,796	73,818	278,465	188,614	16,914,948
October	206,993	14,818	213,943	6,916	70,341	266,627	131,061	16,915,586
November	538,337		213,268	6,640	137,000	262,682	316,436	17,234,327

<sup>1</sup> For July 1940 to December 1950, equals taxes collected under the Federal Insurance Contributions Act. Beginning January 1951, amounts appropriated in accordance with sec. 201(a) of the Social Security Act as amended in 1950; from May 1951, includes deposits by States under voluntary coverage agreements. Beginning in the fiscal year 1947, includes amounts appropriated to meet costs of benefits payable to survivors of certain World War II veterans under the Social Security Act Amendments of 1946. Beginning November 1951, includes small

amounts in reimbursement of sales of supplies and services.

<sup>2</sup> Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase.

<sup>3</sup> Appropriations suspended from Oct. 10 to Nov. 6 to adjust for estimates on which earlier 1951 appropriations were based.

Source: Daily Statement of the U. S. Treasury.

Table 4.—Status of the unemployment trust fund, by specified period, 1936-52

[In thousands]

Period	Total assets at end of period	Net total of U. S. Government securities acquired <sup>1</sup>	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account <sup>4</sup>			
				Deposits	Interest credited	Withdrawals <sup>2</sup>	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period <sup>3</sup>
Cumulative, January 1936-November 1952	\$9,004,765	\$3,989,109	\$15,656	\$17,143,007	\$1,508,439	\$10,369,007	\$8,282,350	\$920,958	\$153,348	\$536,868	\$722,415
Fiscal year:											
1950-51	8,079,232	649,933	15,035	1,362,629	147,662	848,270	7,313,592	14,884	16,465	52,034	765,649
1951-52	8,673,936	582,885	26,855	1,438,987	167,441	1,000,278	7,919,742	15,442	17,054	48,312	754,195
5 months ended:											
November 1950	7,704,302	271,993	15,046	626,266	3,893	345,014	6,936,716	3,794	458	22,992	767,888
November 1951	8,509,369	427,984	17,188	766,399	8,098	335,669	7,752,420	4,039	843	17,944	756,949
November 1952	9,004,765	342,028	15,656	695,692	7,909	340,993	8,282,350	3,932	799	41,375	722,415
1951											
November	8,509,369	227,000	17,188	280,564		64,972	7,752,420	107		4,195	756,949
December	8,526,423	-65,020	99,263	13,917	70,611	74,365	7,762,582	3,791	7,240	4,137	763,843
1952											
January	8,444,406	-4,000	21,244	32,818	3,194	112,605	7,685,988	15	317	5,758	758,417
February	8,544,993	101,000	20,831	208,901	47	103,692	7,791,244	311	5	4,984	753,749
March	8,462,756	-90,008	28,602	16,134	3,910	101,591	7,709,697	3,449	388	4,527	753,059
April	8,410,710	-41,008	17,564	45,213	4,492	98,286	7,661,115	92	446	4,002	749,565
May	8,663,592	253,000	17,446	345,160	89	89,158	7,917,157	211	4	3,375	746,435
June	8,673,936	936	26,855	10,446	77,051	84,912	7,919,742	3,533	7,811	3,584	754,195
July	8,637,162	-35,000	25,080	50,331	31	84,776	7,885,328	6	3	7,234	751,841
August	8,849,394	214,000	23,313	328,047		103,922	8,109,453	129		12,022	750,941
September	8,796,972	-40,006	10,895	15,122	249	63,485	8,061,340	3,634	25	7,969	753,682
October	8,791,237	-7,967	13,127	39,426	7,629	45,985	8,062,410	20	770	7,595	753,827
November	9,004,765	211,000	15,656	262,765		42,825	8,282,350	142		6,554	722,415

<sup>1</sup> Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

<sup>2</sup> Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

<sup>3</sup> Includes withdrawals of \$79,169,000 for disability insurance benefits.

<sup>4</sup> Beginning July 1947, includes temporary disability program.

<sup>5</sup> Includes transfers to the account from railroad unemployment insurance administration fund amounting to \$85,200,000 and transfers of \$12,338,000 out of the account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

Source: Daily Statement of the U. S. Treasury.

Table 5.—Old-age and survivors insurance: Monthly benefits in current-payment status<sup>1</sup> at the end of the month by type of benefit and by month, November 1951–November 1952, and monthly benefits awarded, November 1952

[Amounts in thousands; data corrected to Dec. 29, 1952]

Item	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Monthly benefits in current-payment status at end of month:														
1951														
November.....	4,332,176	\$153,214.3	2,252,293	\$94,977.1	640,241	\$14,573.3	838,801	\$22,545.4	370,291	\$13,674.2	202,415	\$6,741.9	19,135	\$702.3
December.....	4,378,985	154,791.1	2,278,470	96,008.3	646,890	14,709.5	846,247	22,739.2	384,265	13,849.1	203,782	6,775.8	19,331	709.1
1952														
January.....	4,433,270	156,720.9	2,306,964	97,231.4	654,335	14,878.8	855,031	22,984.6	390,731	14,076.5	205,739	6,831.9	19,559	717.7
February.....	4,475,765	158,172.1	2,328,336	98,103.7	658,921	14,979.6	864,477	23,198.4	397,107	14,299.5	207,167	6,866.3	19,757	724.6
March.....	4,512,138	159,331.8	2,344,684	98,710.1	662,799	15,060.8	873,117	23,422.1	403,210	14,514.8	208,365	6,892.2	19,963	731.8
April.....	4,548,652	160,445.4	2,359,213	99,216.6	666,482	15,111.4	882,331	23,677.7	409,752	14,744.8	210,694	6,955.8	20,180	739.1
May.....	4,574,664	161,229.1	2,367,710	99,502.9	667,450	15,153.5	890,935	23,868.5	415,790	14,954.3	212,379	7,003.1	20,400	746.8
June.....	4,593,801	161,739.4	2,372,308	99,591.5	668,297	15,169.6	896,820	24,008.9	421,730	15,161.8	214,030	7,053.2	20,616	754.5
July.....	4,608,494	162,296.8	2,381,641	100,002.1	670,772	15,235.4	895,775	23,955.5	425,253	15,282.2	214,335	7,063.6	20,718	757.9
August.....	4,679,986	166,015.0	2,431,796	103,000.3	683,705	15,698.9	897,880	23,983.7	430,105	15,452.4	215,650	7,117.6	20,850	762.1
September.....	4,787,213	193,725.0	2,503,816	122,167.7	700,654	18,024.0	906,580	26,938.0	436,227	17,733.9	218,945	7,995.8	20,991	865.5
October.....	4,880,239	198,295.1	2,557,399	125,343.9	715,885	18,509.5	920,307	27,460.3	442,786	18,003.1	222,681	8,104.5	21,181	873.8
November.....	4,942,409	201,234.4	2,594,371	127,438.9	725,389	18,803.4	927,265	27,738.9	448,053	18,218.1	226,042	8,156.2	21,286	878.9
Monthly benefits awarded in November 1952.....	90,334	4,063.3	49,049	2,695.7	15,704	446.3	13,625	425.3	7,000	285.2	4,705	199.9	251	11.0

<sup>1</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

<sup>2</sup> Partly estimated.

(Continued from page 23)

New York: Columbia University Press, 1952. 178 pp. \$3.

GREENFIELD, MARGARET. *Confidentiality of Public Assistance Records*. (1953 Legislative Problems, No. 2.) Berkeley: University of California, Bureau of Public Administration, 1952. 50 pp. \$1.25. Processed.

Presents arguments for and against the opening of welfare rolls, discusses the action taken by the various States, and analyzes the effect of this action on the welfare rolls.

NATIONAL COUNCIL OF SOCIAL WORK EDUCATION. *Abridgement of "Social Work Education in the United States"*. Prepared by Russell H. Kurtz. New York: American Association of Social Workers, 1952. 48 pp. 50 cents.

Summary of the study by Ernest W. Hollis and Alice L. Taylor, published in 1951.

STROUP, HERBERT HEWITT. *Community Welfare Organization*. New York: Harper & Brothers, 1952. 612 pp. \$6.

### Maternal and Child Welfare

GITTINS, JOHN. *Approved School Boys*. London: H. M. Stationery Office, 1952. 126 pp. 4s.

Presents observations and experiences of a group of workers dealing with delinquent boys who have been committed — usually by juvenile

courts — for training in Aycliffe School in England.

INTERNATIONAL CHILDREN'S EMERGENCY FUND. *Report of the Executive Board (6, 7, and 10 October 1952)*. (United Nations, Economic and Social Council, Official Records, Fifteenth Session, Supplement 2.) New York: United Nations, 1952. 63 pp. 60 cents.

### Health and Medical Care

CANNON, IDA M. *On the Social Frontier of Medicine*. Cambridge: Harvard University Press, 1952. 273 pp. \$4.75.

The author, a pioneer in medical social work, tells about the origin and development of the social service department of Massachusetts General Hospital.

CHAMBER OF COMMERCE OF THE UNITED STATES. *Analysis of Provisions of Workmen's Compensation Laws and Discussion of Coverages*. Washington: The Chamber, 1952. 61 pp. \$1.

FERDERBER, MURRAY B. "Rehabilitation Program for the Aged in Two County Institutions." *Public Health Nursing*, New York, Vol. 44, Dec. 1952, pp. 664–667.

Describes a rehabilitation program for 608 chronically ill patients during the period 1946–51.

FLEMING, WILLIAM L. "Chronic Illness and the Aging Population."

*North Carolina Medical Journal*, Winston-Salem, Vol. 13, Nov. 1952, pp. 599–605. 50 cents.

HISCOCK, IRA V. *Child Health Study of Eastern Oklahoma, Including a Survey of Public Health in Tulsa City and County, 1950*. Tulsa: Child Health Study for Eastern Oklahoma, 1951. 85 pp.

MULLER, CHARLOTTE F.; WAYBUR, ANNE; and WEINERMAN, E. RICHARD. "Methodology of a Family Health Study." *Public Health Reports*, Washington, Vol. 67, Nov. 1952, pp. 1149–1156. 45 cents.

RESEARCH COUNCIL FOR ECONOMIC SECURITY. *Prolonged Illness—Proceedings of the Second Regional Meeting, Pittsburgh, March 1952*. (Publication No. 93.) Chicago: The Council, 1952. 40 pp.

SAND, RENE. *The Advance to Social Medicine*. New York: Staples Press, Inc., 1952. 655 pp. \$8.50.

Traces the historical development of medical practice, hospitals, personal hygiene, industrial medicine, public health, social hygiene, and social assistance, and shows how they all unite to form the science of social medicine.

SCHMIDT, EMERSON P. "Capacity to Meet Existing Unmet Health Needs." (Part I.) *American Economic Security*, Washington, Vol. 9, Oct.–Nov. 1952, pp. 9–15. 25 cents.



**Table 6.—Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, November 1952**

[Corrected to Dec. 29, 1952]

Region and State	Nonfarm place- ments	Initial claims <sup>1</sup>		Weeks of unemploy- ment covered by continued claims		Compensated unemployment					Average weekly insured unem- ployment under State programs <sup>3</sup>
		Total	Women	Total	Women	All types of unemployment <sup>2</sup>			Total unemployment		
						Weeks compen- sated	Benefits paid <sup>2</sup>	Average weekly number of benefi- ciaries	Weeks compen- sated	Average weekly payment	
Total.....	507,041	681,173	263,969	2,705,947	1,202,981	2,143,476	\$47,730,042	535,860	1,938,504	\$23.26	<sup>4</sup> 68,784
Region I:											
Connecticut.....	8,173	7,229	4,154	27,350	17,093	22,191	451,764	5,548	20,125	21.32	6,868
Maine.....	2,090	5,393	3,065	21,508	13,367	16,510	244,614	4,128	13,340	16.01	5,786
Massachusetts.....	16,454	33,452	16,621	131,495	65,308	115,799	2,628,608	28,950	100,708	24.46	33,291
New Hampshire.....	1,611	3,635	1,696	18,661	10,705	15,916	290,745	3,979	12,901	20.19	4,674
Rhode Island.....	1,861	7,224	3,613	33,066	18,183	30,158	667,133	7,540	28,607	22.60	8,316
Vermont.....	895	1,121	486	5,541	2,908	4,642	92,447	1,160	4,011	21.18	1,397
Region II:											
New Jersey.....	10,368	33,655	18,499	122,374	64,839	116,728	2,820,482	29,182	102,618	25.54	32,390
New York.....	68,106	154,494	72,303	474,223	222,217	381,420	9,564,227	95,355	335,528	26.68	122,622
Puerto Rico.....	3,043	40	2	102	0						
Virgin Islands.....	161										
Region III:											
Delaware.....	928	913	447	3,162	1,501	2,390	43,134	598	2,231	18.55	829
Pennsylvania.....	20,005	54,640	18,987	255,979	90,753	211,492	5,220,958	52,873	198,065	25.35	68,392
Region IV:											
Dist. of Col.....	3,995	1,532	473	7,273	3,356	5,737	102,476	1,434	5,630	17.95	1,906
Maryland.....	5,627	8,395	3,762	28,092	11,569	22,903	469,347	5,726	20,065	21.60	6,756
North Carolina.....	14,467	12,309	7,127	71,681	44,842	55,390	963,085	13,848	52,299	17.84	16,652
Virginia.....	7,148	4,340	2,017	20,548	10,196	15,301	281,236	3,825	14,545	18.81	5,275
West Virginia.....	1,804	6,903	895	48,104	7,258	37,944	767,180	9,486	35,289	20.3	12,226
Region V:											
Alabama.....	9,422	9,712	1,521	48,355	12,594	36,954	652,560	9,238	35,307	17.94	12,806
Florida.....	16,999	7,271	2,651	43,742	21,074	32,431	547,646	8,108	29,969	16.95	10,662
Georgia.....	11,779	8,344	3,492	46,376	25,030	29,477	510,364	7,369	27,989	17.58	10,100
Mississippi.....	6,353	6,209	1,465	26,991	8,289	18,951	345,683	4,738	17,291	18.88	6,840
South Carolina.....	5,379	5,901	2,194	29,555	13,317	19,573	356,657	4,893	18,637	18.60	6,837
Tennessee.....	10,822	9,900	3,612	71,468	33,763	54,631	914,628	13,658	52,172	16.92	18,133
Region VI:											
Kentucky.....	2,450	8,571	2,870	55,321	17,954	48,324	990,915	12,081	43,873	21.54	14,234
Michigan.....	18,636	27,777	7,483	108,602	33,416	80,537	2,068,660	20,134	77,187	26.24	24,668
Ohio.....	2,452	18,537	6,543	83,200	38,604	65,467	1,611,124	16,367	50,186	24.14	20,882
Region VII:											
Illinois.....	15,377	28,529	9,365	156,127	70,730	114,200	2,594,388	28,550	63,512	24.91	38,833
Indiana.....	9,863	9,286	2,861	41,871	16,838	35,076	795,120	8,769	30,597	23.60	10,243
Wisconsin.....	7,322	6,953	2,831	26,652	11,871	20,897	497,098	5,224	19,069	24.35	7,266
Region VIII:											
Minnesota.....	10,250	8,317	1,832	25,799	10,954	18,479	319,664	4,620	17,121	17.74	6,318
Montana.....	2,371	2,333	473	4,194	1,650	3,050	56,600	762	3,050	18.54	1,169
North Dakota.....	1,809	1,254	104	1,962	382	1,376	32,437	344	1,206	24.44	764
South Dakota.....	1,428	662	95	1,325	464	825	15,793	206	731	20.00	382
Region IX:											
Iowa.....	7,009	4,028	1,117	10,913	4,506	7,968	160,137	1,992	7,169	20.94	2,591
Kansas.....	7,948	3,231	688	9,417	3,870	8,016	168,298	2,004	7,309	21.79	2,720
Missouri.....	12,233	16,383	6,919	58,555	32,012	43,222	764,671	10,806	34,534	19.61	14,870
Nebraska.....	5,403	1,956	663	3,037	1,756	2,788	56,888	697	2,644	20.93	842
Region X:											
Arkansas.....	10,775	7,887	1,470	24,284	6,424	13,459	236,425	3,365	12,228	18.28	6,836
Louisiana.....	7,490	8,560	1,213	37,144	7,630	24,463	515,767	6,116	22,334	21.83	9,228
Oklahoma.....	10,378	6,848	1,301	25,124	9,379	20,340	385,830	5,085	19,258	19.34	6,844
Texas.....	48,809	9,802	2,384	41,988	15,287	25,097	427,909	6,274	24,154	17.31	9,822
Region XI:											
Colorado.....	6,114	1,436	321	3,495	1,344	1,807	37,596	452	1,688	21.21	1,006
New Mexico.....	4,572	1,211	142	3,360	794	2,636	57,737	659	2,532	22.15	901
Utah.....	3,694	1,670	503	5,187	2,779	4,038	94,905	1,010	3,682	24.25	1,474
Wyoming.....	1,213	488	114	877	454	627	13,917	157	544	23.31	241
Region XII:											
Arizona.....	5,602	2,123	678	7,661	3,826	4,019	82,022	1,005	3,825	20.63	1,908
California.....	32,314	71,001	31,799	260,448	148,270	223,378	5,004,409	55,844	204,694	23.22	65,822
Hawaii.....	864	2,806	1,343	17,037	9,625	11,472	212,621	2,868	9,517	20.29	<sup>(5)</sup> 855
Nevada.....	2,242	1,075	342	3,194	1,278	2,491	59,718	623	2,357	24.47	
Region XIII:											
Alaska.....	977	2,132	297	6,775	1,849	5,901	190,397	1,475	5,713	32.53	<sup>(5)</sup>
Idaho.....	3,067	2,921	509	5,541	2,029	2,937	64,234	734	2,779	22.22	1,862
Oregon.....	4,098	16,734	3,823	52,313	18,776	38,135	833,192	9,534	35,647	22.54	14,886
Washington.....	6,192	23,750	4,774	88,298	30,178	65,913	1,547,217	16,478	63,097	23.71	25,300

<sup>1</sup> Excludes transitional claims.

<sup>2</sup> Total, part-total, and partial.

<sup>3</sup> Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

<sup>4</sup> Excludes Alaska and Hawaii.

<sup>5</sup> Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

**Table 7.—Public assistance in the United States, by month, November 1951–November 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

Year and month	Total	Old-age assistance	Aid to dependent children		Aid to the blind	Aid to the permanently and totally disabled	General assistance	Total	Old-age assistance	Aid to dependent children (families)	Aid to the blind	Aid to the permanently and totally disabled	General assistance	
			Families	Recipients										
				Total <sup>1</sup>										Children

Number of recipients										Percentage change from previous month				
1951														
November.....		2,705,413	591,992	2,039,163	1,520,326	97,221	118,284	316,000		-0.2	-0.9	( <sup>3</sup> )	+2.9	+1.6
December.....		2,701,128	591,850	2,041,473	1,522,930	97,179	124,419	323,000		-0.2	( <sup>3</sup> )	( <sup>3</sup> )	+3.2	+2.2
1952														
January.....		2,693,960	593,618	2,047,286	1,527,796	97,215	128,493	339,000		-0.3	+0.3	( <sup>3</sup> )	+3.3	+5.1
February.....		2,685,070	593,954	2,050,773	1,531,064	97,142	131,775	336,000		-0.3	+0.1	-0.1	+2.6	-0.9
March.....		2,679,911	596,740	2,061,603	1,540,055	97,257	134,957	335,000		-0.2	+0.5	+0.1	+2.4	-0.5
April.....		2,671,699	598,401	2,068,811	1,546,313	97,353	138,017	320,000		-0.3	+0.3	+0.1	+2.3	-4.5
May.....		2,666,474	598,236	2,069,852	1,547,265	97,571	141,830	301,000		-0.2	( <sup>3</sup> )	+0.2	+2.8	-5.8
June.....		2,659,661	589,968	2,041,549	1,527,353	97,690	145,345	294,000		-0.3	-1.4	+0.1	+2.5	-2.6
July.....		2,650,157	578,155	2,006,321	1,501,148	97,670	148,132	307,000		-0.4	-2.0	( <sup>3</sup> )	+1.9	+4.5
August.....		2,646,077	572,100	1,990,862	1,490,088	97,905	151,457	295,000		-0.2	-1.0	+0.2	+2.2	-3.7
September.....		2,642,395	569,215	1,984,243	1,486,495	98,071	153,902	<sup>4</sup> 274,000		-0.1	-0.5	+0.2	+1.6	<sup>5</sup> -6.8
October.....		2,637,180	566,666	1,977,710	1,482,290	98,249	156,645	<sup>4</sup> 270,000		-0.2	-0.4	+0.2	+1.8	<sup>5</sup> -1.4
November.....		2,635,593	565,536	1,75,901	1,48,431	98,377	159,053	<sup>4</sup> 267,000		-0.1	-0.2	+0.1	+1.5	<sup>5</sup> -1.2
Amount of assistance														
Percentage change from previous month														
1951														
November.....	\$189,739,083	\$120,439,062		\$44,575,407		\$4,663,332	\$5,431,282	\$14,630,000	( <sup>3</sup> )	-0.3	-0.2	+0.5	+3.0	+1.4
December.....	190,820,555	120,299,184		44,866,070		4,671,872	5,779,429	15,204,000	+0.6	-0.1	+0.7	+0.2	+6.4	+3.9
1952														
January.....	192,067,787	120,076,903		45,118,621		4,808,443	5,934,820	16,129,000	+0.7	-0.2	+0.6	+2.9	+2.7	+6.1
February.....	192,324,805	120,209,179		45,274,623		4,840,367	6,097,636	15,903,000	+0.1	+0.1	+0.3	+0.7	+2.7	-1.4
March.....	192,614,690	120,240,482		45,469,064		4,836,239	6,222,905	15,846,000	+0.2	( <sup>3</sup> )	+0.4	-0.1	+2.1	-0.4
April.....	192,165,737	120,106,071		45,713,331		4,851,436	6,363,899	15,131,000	-0.2	-0.1	+0.5	+0.3	+2.3	-4.5
May.....	191,430,861	120,390,263		45,505,911		4,875,654	6,565,033	14,094,000	-0.4	+0.2	-0.5	+0.5	+3.2	-6.9
June.....	190,026,202	120,199,838		44,768,504		4,883,935	6,694,925	13,479,000	-0.7	-0.2	-1.6	+0.2	+2.0	-4.4
July.....	191,360,823	120,542,635		44,175,800		4,943,745	6,842,643	14,856,000	+0.7	+0.3	+1.2	+1.2	+2.2	+10.2
August.....	189,513,460	120,424,755		43,620,480		4,959,394	6,973,831	13,535,000	-1.0	-0.1	-1.3	+0.3	+1.9	-8.9
September.....	189,681,122	121,251,437		43,522,039		4,974,710	7,074,936	<sup>5</sup> 12,858,000	+0.1	+0.7	-0.2	+0.3	+1.4	<sup>5</sup> -4.7
October.....	190,688,422	127,753,941		46,116,285		5,206,477	7,523,719	<sup>5</sup> 13,088,000	+0.3	+0.4	+0.6	+0.7	+6.3	<sup>5</sup> +1.8
November.....	200,239,866	128,232,360		46,209,537		5,240,897	7,681,072	<sup>5</sup> 12,876,000	+0.3	+0.4	+0.2	+0.7	+2.1	<sup>5</sup> -1.6

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>3</sup> Increase of less than 0.05 percent.

<sup>4</sup> Decrease of less than 0.05 percent.

<sup>5</sup> Excludes Nebraska; data not available. Percentage change based on data for 52 States.

## LONG-RANGE TRENDS IN OAA (Continued from page 14)

means is that roughly half of those now on the rolls would, under the circumstances hypothesized, be still living (and presumably on the rolls) 8-10 years later.

In summary, a study of the historical estimates made by the Committee on Economic Security indicates that, at the time the social security program was developed, it was anticipated that even with an

old-age insurance program (especially one with limited coverage), the absolute number of old-age assistance recipients would increase for at least the next 2 decades and thereafter would not decline sharply, if at all. In sharp contrast, if no old-age insurance program was enacted, the number of recipients would have been expected to rise steadily and rapidly throughout the half century following the establishment of the assistance program.

Any long-term elimination, or vir-

tual elimination, of the old-age assistance program is dependent on the existence of an adequate old-age and survivors insurance program with universal coverage (either independently or in conjunction with other established social insurance systems). Any immediate and substantial reduction in the assistance case load, however, could be accomplished only by granting old-age and survivors insurance benefits to persons who are not insured as a result of actual covered employment.



**Table 8.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, September 1952<sup>1</sup>**

State <sup>2</sup>	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance <sup>3</sup>
Alaska.....				( <sup>4</sup> )	\$9,623
Calif.....				( <sup>4</sup> )	40,246
Conn.....	\$183,040	\$69,824	\$3,100	( <sup>4</sup> )	( <sup>4</sup> )
Del.....		551		( <sup>4</sup> )	( <sup>4</sup> )
D. C.....	82			\$245	50
Hawaii.....	8,216	28,545	480	4,524	( <sup>4</sup> )
Ill.....	2,029,049	364,487	63,957	137,270	366,958
Ind.....	262,756	38,401	11,123	( <sup>4</sup> )	125,061
Iowa.....				( <sup>4</sup> )	135,530
Kans.....	129,647	26,033	2,848	18,427	35,396
La.....	66	2,328	66	1,060	814
Maine.....				( <sup>4</sup> )	32,443
Mass.....	394,726	43,288		228,925	109,184
Mich.....	91,444		1,048	14,642	60,425
Minn.....	785,003	54,905	6,926	( <sup>4</sup> )	( <sup>4</sup> )
Mont.....				( <sup>4</sup> )	122,001
Nebr.....	255,242	7,376	1,674	( <sup>4</sup> )	( <sup>4</sup> )
Nev.....	2,593			( <sup>4</sup> )	3,800
N. H.....	50,104	15,134	2,079	320	( <sup>4</sup> )
N. J.....		12,968			64,788
N. Mex.....	12,095	18,292	502	9,064	344
N. Y.....	1,272,064	397,123	57,093	420,064	( <sup>4</sup> )
N. C.....	7,830	4,874		1,995	123,698
N. Dak.....	22,707	3,088	16	1,025	15,947
Ohio.....	157,410	7,822	7,212		472,994
Oreg.....					108,484
R. I.....	94,554	38,808	1,827	2,961	37,013
S. C.....					7,669
Utah.....	792	381	100	75	226
V. I.....	101	22	4	1	71
Va.....					5,152
Wis.....	319,692	77,082	6,622	5,326	81,374

<sup>1</sup> For September data excluding vendor payments for medical care, see the *Bulletin*, December 1952.

<sup>2</sup> Excludes States that made no vendor payments for medical care for September or did not report such payments. For the special types of public assistance, figures in italics represent payments made without Federal participation.

<sup>3</sup> In all States except California, Illinois, Louisiana, Massachusetts, Nevada, New Jersey, Utah, and the Virgin Islands includes payments made on behalf of recipients of the special types of public assistance.

<sup>4</sup> No program for aid to the permanently and totally disabled.

<sup>5</sup> Data not available.

**Table 9.—Average payments including vendor payments for medical care and average amount of vendor payments per assistance case, by program and State, September 1952<sup>1</sup>**

State <sup>2</sup>	Old-age assistance		Aid to dependent children (per family)		Aid to the blind		Aid to the permanently and totally disabled	
	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care
Conn.....	\$73.87	\$11.00	\$123.03	\$16.00	\$83.23	\$10.00	( <sup>4</sup> )	( <sup>4</sup> )
Del.....			86.60	.76			( <sup>4</sup> )	( <sup>4</sup> )
D. C.....	48.46	.03					\$55.30	\$0.18
Hawaii.....	37.47	5.80	95.52	9.85	45.07	3.89	50.64	3.86
Ill.....	56.98	17.54	124.46	15.69	52.91	15.67	73.40	36.33
Ind.....	41.92	6.09	72.56	4.69	45.36	6.43	( <sup>4</sup> )	( <sup>4</sup> )
Kans.....	56.16	3.51	97.96	6.71	60.68	4.80	58.30	6.67
La.....	50.04	( <sup>4</sup> )	63.65	.11	46.71	.03	40.65	.07
Mass.....	72.67	4.03	118.22	3.39			89.03	33.31
Mich.....	50.42	1.00			56.93	.87	64.92	10.66
Minn.....	58.93	13.16	105.99	7.47	69.20	6.08	( <sup>4</sup> )	( <sup>4</sup> )
Nebr.....	53.07	12.26	93.02	2.89	65.02	2.27	( <sup>4</sup> )	( <sup>4</sup> )
Nev.....	54.89	.95					( <sup>4</sup> )	( <sup>4</sup> )
N. H.....	51.65	8.00	112.28	11.50	55.89	7.00	( <sup>4</sup> )	( <sup>4</sup> )
N. J.....			103.00	2.50				
N. Mex.....	42.62	1.13	64.93	3.59	39.45	1.29	41.23	4.08
N. Y.....	64.78	10.92	120.40	7.96	75.31	13.04	73.32	13.27
N. C.....	25.33	.15	48.90	.30			29.41	.35
N. Dak.....	54.88	2.59	105.37	2.05	54.80	.14	61.95	1.49
Ohio.....	53.54	1.38	74.37	.81	51.26	1.94		
R. I.....	55.65	10.07	105.28	12.00	66.44	9.82	68.30	9.90
Utah.....	55.82	.08	107.86	.14	60.02	.46	58.28	.66
V. I.....	11.15	.15	16.28	.10	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
Va.....								
Wis.....	55.82	6.31	122.85	9.59	60.12	6.09	68.90	8.27

<sup>1</sup> For September data excluding vendor payments for medical care, see the *Bulletin*, December 1952. All averages based on cases receiving money payments, vendor payments for medical care, or both. Averages for general assistance not computed here because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance. Figures in italics represent payments made without Federal participation.

<sup>2</sup> Excludes States that made no vendor payments for medical care for September or did not report such payments.

<sup>3</sup> No program for aid to the permanently and totally disabled.

<sup>4</sup> Less than 1 cent.

<sup>5</sup> Average payment not computed on base of less than 50 recipients.

## SOCIAL SECURITY IN REVIEW

(Continued from page 2)

and administrative factors. The total of 681,000 was 27.4 percent less, however, than that in November 1951. Weeks of unemployment claimed (representing continued unemployment) showed a contraseasonal decline and dropped 6.1 percent to 2.7 million. This total, 32.3 percent less than in November 1951, was the lowest of the postwar period. November had 3½ fewer workdays than October, and this difference was pri-

marily responsible for the size of the changes in both types of claims.

During an average week in November, 536,000 unemployed workers received benefits. While this number was 1.1 percent higher than the October average, it was 28.5 percent less than the average in November 1951. Total benefits paid to unemployed workers dropped 12.0 percent to \$47.7 million, primarily as a result of the shorter workmonth. The amount—the smallest paid in any month in 1952—was 30.4 percent less than the total paid a year earlier. The average

check paid for total unemployment was \$23.26.

November was the first full month in which benefits were payable under the new program of unemployment compensation for veterans with service since June 27, 1950. Eligible veterans filed 16,900 initial claims and claimed 51,500 weeks of unemployment under this program during November. Since the beginning of the program on October 15, 1952, local offices have made 39,300 benefit payments, totaling more than \$1 million.

**Table 10.—Old-age assistance: Recipients and payments to recipients, by State, November 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	October 1952 in—		November 1951 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup>	2,635,503	\$128,232,360	\$48.65	-0.1	+0.4	-2.6	+6.5
Ala.	70,150	1,862,627	26.55	0	+4	-11.1	+11.8
Alaska	1,639	92,607	56.50	+6	+4	-5	-6
Ariz.	14,005	756,765	54.04	+1.1	+2	-1.0	+7.9
Ark.	57,450	1,873,286	32.61	( <sup>3</sup> )	-3	-5.0	+47.2
Calif.	273,161	19,005,324	69.58	+1	( <sup>3</sup> )	-5	+3.9
Colo. <sup>4</sup>	32,005	4,386,917	84.36	+3	+6.5	-7	+18.1
Conn.	16,025	1,048,546	65.43	-1.7	-6	-17.2	-11.4
Del.	1,755	64,799	36.92	+1	+1.8	+9.5	+32.5
D. C.	2,707	139,629	51.58	( <sup>3</sup> )	( <sup>3</sup> )	-3.8	+3.0
Fla.	66,828	2,830,464	42.35	( <sup>3</sup> )	+4.6	-2.9	+7.6
Ga.	95,353	3,430,471	35.98	+2	+2	-4	+15.1
Hawaii	2,121	71,524	33.72	-1.1	-1.7	-6.2	-4.9
Idaho	9,137	493,320	53.99	-3	-4	-3.7	+3.0
Ill.	107,548	4,466,804	41.53	-3	-2	-5.9	-17.3
Ind.	41,775	1,547,477	37.04	-5	+2	-8.2	-4.4
Iowa	47,277	2,673,960	56.56	( <sup>3</sup> )	( <sup>3</sup> )	-3.1	+8.2
Kans.	36,726	2,099,931	57.18	( <sup>3</sup> )	+1	-2.6	+11.9
Ky.	56,064	1,961,907	34.99	+2	+2	-15.3	( <sup>3</sup> )
La.	120,414	6,181,894	51.34	-4	-5	+1.1	+11.3
Maine	13,690	572,963	41.85	-6	( <sup>3</sup> )	-6.9	-9.1
Md.	11,042	469,051	42.48	-6	+1.2	-3.6	+2.7
Mass.	97,396	6,597,427	67.74	-4	-9	-4.4	+8
Mich.	89,069	4,517,756	50.72	-3	+1	-5.9	( <sup>3</sup> )
Minn.	53,624	2,462,998	45.93	-2	+6	-2.4	-1.4
Miss.	58,678	1,413,060	24.08	+1.4	+1.8	+1.0	+30.5
Mo.	131,111	6,626,869	50.54	+1	-1	-1.0	+15.5
Mont.	10,836	626,152	58.06	-4	-3	-5.3	+7.1
Nebr.	19,617	841,888	42.92	-1.0	-9	-12.6	-19.0
Nev.	2,689	151,514	56.35	-1	+2	-2.2	-5
N. H.	6,968	315,038	45.21	-2	+4	-8	+2.2
N. J.	21,826	1,254,242	57.47	-4	+2	-3.7	+5.8
N. Mex.	10,669	474,336	44.46	0	-1	-6	+12.5
N. Y.	110,914	6,300,490	56.81	-5	-6	-3.8	-1.6
N. C.	50,619	1,443,490	28.35	( <sup>3</sup> )	+5.3	-3.0	+17.4
N. Dak.	8,673	461,237	53.18	( <sup>3</sup> )	-3	-3.1	+3.2
Ohio	112,981	5,810,851	51.51	-2	-3	-4.7	( <sup>3</sup> )
Okla.	95,437	6,019,338	63.07	+2	+2	-1.1	+27.4
Oreg.	22,093	1,354,104	61.29	-2	-5	-3.7	+5.9
Pa.	69,017	2,941,937	42.63	-1.0	-5	-10.2	-1.9
P. R.	42,524	319,984	7.52	+1.2	+1.1	+103.0	+96.8
R. I.	9,024	429,782	47.63	-1.2	+2	-7.2	-5.2
S. C.	42,225	1,328,846	31.47	+1	+1	-1.9	+21.9
S. Dak.	11,646	507,190	43.55	-1	+4	-3.2	+2.9
Tenn.	60,043	2,207,574	36.77	+4	+3	-2.4	+16.5
Tex.	218,165	8,391,754	38.47	+1	+2	-6	+15.9
Utah	9,687	548,896	56.66	-2	( <sup>3</sup> )	-1.0	+5.8
Vt.	6,957	279,339	40.15	0	+2	+1	+2.7
W. Va.	17,939	457,596	25.51	-9	+1.0	+5.2	+4.9
Wash.	66,174	4,400,672	66.50	( <sup>3</sup> )	+2.7	-7.4	+5.0
W. Va.	26,655	877,783	32.93	+3	+1	+2.8	+31.2
Wis.	50,368	2,575,247	51.13	-3	+5	-2.9	+3.4
Wyo.	4,107	244,755	59.59	+2	+3	-4.9	+1.9

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Includes 3,891 recipients under 65 years of age in Colorado and payments to these recipients. Such payments are made without Federal participation.

<sup>3</sup> Increase of less than 0.05 percent.

<sup>4</sup> Decrease of less than 0.05 percent.

**Table 11.—Aid to the blind: Recipients and payments to recipients, by State, November 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	October 1952 in—		November 1951 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup>	98,377	\$5,240,897	\$53.27	+0.1	+0.7	+1.2	+12.4
Total, 52 States <sup>3</sup>	98,336	5,238,597	53.27	+1.1	+1.7	+1.2	+12.4
Ala.	1,525	42,270	27.72	+2	+8	-3	+15.6
Alaska	36	1,983	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Ariz.	691	40,715	58.92	-6	( <sup>3</sup> )	-9.1	-1.4
Ark.	1,885	73,723	39.11	-4	-5	-1.4	+47.9
Calif. <sup>4</sup>	11,778	1,011,307	85.86	+3	+2	+2.8	+8.2
Colo.	345	22,162	64.24	+6	+7	-1.3	( <sup>3</sup> )
Conn.	307	23,892	77.82	-3	-3	+1.3	+15.5
D. C.	231	11,650	50.45	+1.8	+2.5	+6.5	+19.4
Del.	248	13,999	56.45	-2.7	-5	-5.3	+4.2
Fla.	3,126	147,251	47.11	-4	+2.9	-5.1	+9.8
Ga.	3,022	125,263	41.45	+7	+9	+4.7	+21.0
Hawaii	110	4,548	41.35	0	-4.0	-9.8	-5.0
Idaho	183	10,771	58.86	-4.2	-4.1	-8.5	-4.2
Ill.	3,897	191,968	49.26	-4	-3	-5.8	-12.9
Ind.	1,689	68,832	40.75	-1	+7	-2.9	+2.3
Iowa	1,299	87,106	67.06	-3	+1.2	+1.2	+14.3
Kans.	587	36,558	62.28	-3	-9	-6.8	+12.8
Ky.	2,427	90,225	37.18	+3	+2	-3.8	+13.1
La.	1,944	91,270	46.95	0	( <sup>3</sup> )	+3.9	+9.2
Maine	574	25,901	45.12	-2	+6	-5.6	-6.7
Md.	467	23,713	50.56	+2	+5.4	-4.1	+8.5
Mass.	1,600	132,214	82.38	0	+4	+5.3	+14.9
Mich.	1,849	108,789	58.84	+2	+1.1	+1	+10.9
Minn.	1,139	68,454	60.10	+1	+6	-3.1	-4.7
Miss.	2,939	86,217	29.34	( <sup>3</sup> )	+11.0	+4.8	+31.0
Mo. <sup>5</sup>	3,470	173,500	50.00	+7	+7	+22	+22.3
Mont.	522	33,660	64.48	-9	-1.4	-3.2	+11.2
Nebr.	720	46,891	65.13	+8	+1.6	-4.0	-3.3
Nev.	47	2,306	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
N. H.	293	14,752	50.35	+3	( <sup>3</sup> )	-4.2	-1.9
N. J.	825	54,206	65.71	+1.2	+5.4	+4.8	+17.4
N. Mex.	414	17,388	42.00	-7	-7	-18.3	-4.8
N. Y.	4,154	276,940	66.67	+2	+4	+2.8	+6.4
N. C.	4,447	167,829	37.74	( <sup>3</sup> )	+8	-8	+9.5
N. Dak.	1,115	6,771	58.88	-1.7	+7.4	0	+4.7
Ohio	3,697	189,998	51.39	+1	+8	-1.8	+4.3
Okla.	2,418	172,319	71.27	-5	-6	-0.0	+29.6
Oreg.	360	25,724	71.46	-1.1	-2.0	-7.9	-2.1
Pa.	15,857	783,799	49.43	+4	+1	+2.5	+27.5
P. R.	999	7,473	7.48	+2.5	+2.7	+107.3	+109.7
R. I.	186	11,169	60.05	+2.2	+5.9	-5	+7.1
S. C.	1,616	59,619	36.89	0	-2	+4	+32.9
S. Dak.	203	8,644	42.58	+1.5	+3.2	-6.0	+3.8
Tenn.	2,894	120,803	41.74	+8	+7	+5.4	+17.3
Tex.	6,017	259,878	43.19	( <sup>3</sup> )	-1	-3	+16.7
Utah	214	13,193	61.65	-9	-8	-3.2	+3.0
Vt.	169	7,890	44.91	-1.2	-1.1	-5.6	-5
W. Va.	46	498	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Wash.	1,384	45,780	33.08	-9	+5	-7.0	-1.5
W. Va.	823	70,617	85.29	0	+3.0	-2.1	+9.5
Wis.	1,130	43,356	38.17	-1	-3	+5.0	+29.5
Wyo.	1,274	73,138	57.41	-9	( <sup>3</sup> )	-6.2	+3
Wyo.	88	5,249	59.65	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. Figures in italics represent program administered without Federal participation. All data subject to revision.

<sup>2</sup> Data include recipients of payments made without Federal participation and payments to these recipients in California (517 recipients, \$46,017 in payments), in Washington (11 recipients, \$567 in payments), in Missouri (948 recipients, \$47,707 in payments), and in Pennsylvania (6,666 recipients, \$333,755 in payments). State plans for aid to the blind in Missouri and Pennsylvania were approved under the Social Security Act Amendments of 1950.

<sup>3</sup> States with plans approved by the Social Security Administration. See also footnote 2.

<sup>4</sup> Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

<sup>5</sup> Decrease of less than 0.05 percent.

<sup>6</sup> Increase of less than 0.05 percent.

<sup>7</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.



**Table 12.—Aid to dependent children: Recipients and payments to recipients, by State, November 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients		Payments to recipients			Percentage change from—			
		Total <sup>2</sup>	Children	Total amount	Average per—		October 1952 in—		November 1951 in—	
					Family	Recipient	Number of families	Amount	Number of families	Amount
Total.....	565,537	1,975,901	1,482,431	\$46,200,537	\$81.71	\$23.39	-0.2	+0.2	-4.5	+3.7
Total, 32 States <sup>3</sup> .....	565,506	1,975,791	1,482,354	46,208,358	81.71	23.39	-0.2	+0.2	-4.5	+3.7
Alabama.....	17,978	65,317	50,801	696,311	38.73	10.66	+1.1	+9	-1.8	+9.7
Alaska.....	797	2,616	1,899	60,766	76.24	23.23	+2.4	+2.6	+17.6	+25.4
Arizona.....	3,526	13,417	10,102	296,833	84.18	22.12	+1.6	-2.6	-4.9	+8.9
Arkansas.....	12,654	47,170	36,074	700,733	55.38	14.86	-1.0	-1.4	-7.6	+42.4
California.....	50,827	161,288	122,607	5,984,015	117.73	37.10	-1.1	-1.2	-7.8	-5.5
Colorado.....	4,846	17,937	13,617	493,004	101.73	27.49	-2	+3.0	-6.6	-3.6
Connecticut.....	4,225	13,899	10,168	482,062	114.10	34.68	-1.3	-1.4	-18.2	-13.6
Delaware.....	732	2,843	2,183	63,103	86.21	22.20	-4	-3	+3.0	+11.5
District of Columbia.....	1,925	7,927	6,198	202,000	104.94	25.48	+4	( <sup>4</sup> )	-7.7	+7
Florida.....	18,190	61,289	45,928	961,554	52.86	15.69	+1.2	+2.3	-9.5	+5.9
Georgia.....	13,414	46,247	35,276	954,477	71.16	20.64	+2	+6	-33.7	-5.4
Hawaii.....	3,088	11,464	8,991	266,584	86.33	23.25	-1.2	( <sup>4</sup> )	-4.2	-8
Idaho.....	1,789	6,296	4,644	216,386	120.95	34.37	-2.1	-2.2	-16.8	-9.5
Illinois.....	22,361	81,048	60,296	2,535,881	113.41	31.29	( <sup>4</sup> )	+3	-7	+1.4
Indiana.....	7,937	27,020	20,043	602,519	75.91	22.30	-6	+2.2	-9.9	+3.0
Iowa.....	5,478	19,266	14,348	635,346	115.98	32.93	+7	+9	+6.5	+25.4
Kansas.....	3,777	13,547	10,349	373,000	98.78	27.54	+2	+1	-14.0	+3.2
Kentucky.....	19,775	70,681	52,424	1,266,460	64.04	17.92	+7	+6	-7.8	+41.2
Louisiana.....	21,319	78,929	59,051	1,355,389	63.58	17.17	-2.3	-2.3	-2.7	+3.0
Maine.....	4,143	14,547	10,531	328,453	79.28	22.58	-1.3	-1.0	-5.1	+2.9
Maryland.....	5,056	19,570	14,971	467,302	92.43	23.88	-1	+4	+2	+11.9
Massachusetts.....	12,833	41,249	30,442	1,445,262	115.32	35.04	-8	-5	-4.1	-4.9
Michigan.....	24,611	79,920	56,952	2,439,682	99.13	30.53	-1.0	-2	+3	+5.7
Minnesota.....	7,242	24,601	18,805	725,454	100.17	29.49	-2	+2	-5.8	-3.9
Mississippi.....	10,280	39,007	30,151	272,441	26.50	6.98	+3.5	+3.6	+7	+34.6
Missouri.....	20,969	71,142	52,533	1,264,215	60.29	17.77	+5	+1	-8.6	+5.1
Montana.....	2,215	7,754	5,755	225,001	101.58	29.02	+5	+9	-5.7	+12.2
Nebraska.....	2,530	8,652	6,410	229,542	90.73	26.53	+4	+8	-13.9	-12.5
Nevada.....	30	107	77	1,179	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
New Hampshire.....	1,294	4,511	3,318	144,595	111.74	32.05	+4	+1.1	-12.7	-4.9
New Jersey.....	4,920	16,556	12,584	528,327	107.38	31.91	-8	-1.5	-2.5	+6.0
New Mexico.....	4,952	17,596	13,456	332,673	67.18	18.91	-1.6	+2.9	-8.1	+19.1
New York.....	48,068	165,911	119,515	5,636,544	117.6	33.97	-1.4	-1.1	-8.7	-4.9
North Carolina.....	16,427	60,168	45,856	891,644	54.28	14.82	+1	+5.0	-2	+16.6
North Dakota.....	1,493	5,271	4,003	156,121	104.57	29.62	-3	-9	-9.2	+9.5
Ohio.....	12,761	47,244	35,626	1,020,044	79.93	21.59	-3	( <sup>4</sup> )	-7.1	+9.7
Oklahoma.....	17,781	59,810	45,542	1,790,366	100.69	29.93	-1.8	-1.8	-12.9	+21.9
Oregon.....	3,075	10,591	7,991	356,796	116.03	33.69	+9	+9	-6.6	+5.3
Pennsylvania.....	27,476	101,739	76,489	2,692,589	98.00	26.47	-1.4	+4	-19.7	-9.7
Puerto Rico.....	31,247	97,640	74,103	294,283	9.42	3.01	+2.2	+2.0	+134.4	+119.8
Rhode Island.....	3,147	10,574	7,634	317,901	101.02	30.06	-1.7	+5.5	-4.5	+2.6
South Carolina.....	6,294	23,728	18,391	281,608	44.74	11.87	( <sup>4</sup> )	+1	-3.2	+13.2
South Dakota.....	2,581	8,440	6,364	201,762	78.17	23.91	+1	+0.2	+1.0	+14.2
Tennessee.....	19,669	71,242	53,548	971,575	49.40	13.64	-1	-2	-6.7	-4.0
Texas.....	15,225	59,298	44,314	1,009,040	66.28	17.02	+3.9	+2.4	-7.9	+25.1
Utah.....	2,709	9,423	6,958	300,852	111.06	31.93	-8	-8	-8.0	-2.1
Vermont.....	1,002	3,522	2,701	67,261	67.13	19.10	+7	+7.4	+3	+25.3
Virgin Islands.....	230	716	621	3,867	16.81	5.40	+4.1	+4.1	+5.0	+8.9
Virginia.....	7,174	26,784	20,408	437,326	60.96	16.33	-8	+3.3	-8.1	+8.8
Washington.....	8,287	27,944	20,425	951,994	114.8	34.07	+1.0	+12.2	-8.4	+15.4
West Virginia.....	16,969	63,315	49,470	1,272,181	74.97	20.09	+5	+1.0	+1.3	+33.3
Wisconsin.....	8,010	27,277	20,086	950,890	118.71	34.86	+1	+6	-3.9	+2.5
Wyoming.....	498	1,821	1,372	54,254	108.94	29.79	+2	-6	-8.1	+2.0

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. Figures in italics represent program administered without Federal participation. All data subject to revision.

<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>3</sup> States with plans approved by the Social Security Administration.

<sup>4</sup> Decrease of less than 0.05 percent.

<sup>5</sup> Increase of less than 0.05 percent.

<sup>6</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>7</sup> Average payment not computed on base of less than 50 families; percentage change, on less than 100 families.

<sup>8</sup> In addition to these payments from aid to dependent children funds, supplemental payments of \$98,792 from general assistance funds were made to 2,990 families.

**Table 13.—Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, November 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from October 1952 in—	
		Total amount	Average	Number	Amount
Total.....	159,053	\$7,681,072	\$48.29	+1.5	+2.1
Alabama.....	8,812	240,254	27.26	+ .6	+1.2
Arkansas.....	422	13,255	31.41	+7.7	+7.3
Colorado.....	3,764	204,912	54.44	— .1	+1.7
Delaware.....	132	6,742	51.08	—2.2	—1.8
Dist. of Col.....	1,371	81,029	59.10	+1.3	+ .5
Georgia.....	1,346	52,850	39.25	+55.8	+55.3
Hawaii.....	1,114	54,825	47.10	+1.9	+1.6
Idaho.....	818	46,278	56.57	+ .1	+ .2
Illinois.....	3,502	150,526	42.98	+3.4	+3.8
Kansas.....	2,836	159,093	56.10	+ .9	+1.9
Louisiana.....	14,665	605,300	41.28	—1.4	—1.2
Maryland.....	3,025	150,244	49.67	+2.8	+6.5
Massachusetts.....	6,950	420,408	60.49	+3.6	—1.7
Michigan.....	1,270	82,478	64.94	+2.3	+2.6
Mississippi.....	1,135	22,135	19.50	+3.2	+2.9
Missouri.....	12,208	632,061	51.77	+1.7	+1.8
Montana.....	1,158	73,273	63.28	— .8	— .9
New Hampshire.....	54	3,138	58.11	( <sup>2</sup> )	( <sup>2</sup> )
New Jersey.....	1,869	130,629	69.89	+3.8	+5.8
New Mexico.....	2,113	79,134	37.45	—4.0	—3.7
New York.....	30,616	1,966,231	64.22	+ .3	+ .8
North Carolina.....	6,064	205,245	33.85	+3.5	+9.0
North Dakota.....	705	43,796	62.12	+1.4	+5.7
Ohio.....	5,712	282,770	49.50	+2.3	+3.3
Oklahoma.....	3,465	226,312	65.31	+4.2	+4.7
Oregon.....	2,021	150,246	74.34	+2.4	+2.1
Pennsylvania.....	9,667	470,073	48.63	+ .2	+ .3
Puerto Rico.....	9,979	84,111	8.43	+3.1	+2.8
Rhode Island.....	370	21,787	58.88	+4.8	+7.0
South Carolina.....	5,365	198,584	31.42	+2.1	+2.0
South Dakota.....	292	13,156	45.05	+5.8	+6.1
Utah.....	1,535	93,980	61.22	— .4	— .2
Vermont.....	228	9,924	43.53	+3.2	+4.3
Virgin Islands.....	23	263	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Virginia.....	3,314	118,139	35.65	+1.1	+2.2
Washington.....	5,458	372,079	68.17	+ .7	+10.1
West Virginia.....	4,141	152,101	36.73	+3.8	+3.4
Wisconsin.....	1,030	67,040	65.09	+1.3	+1.9
Wyoming.....	454	26,691	58.79	— .9	—1.6

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

**Table 14.—General assistance: Cases and payments to cases, by State, November 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	October 1952 in—		November 1951 in—	
				Number	Amount	Number	Amount
Total, 52 States <sup>2</sup>	267,000	\$12,876,000	\$48.23	—1.2	—1.6	—15.1	—11.7
Ala.....	149	3,498	23.48	—6.3	—7.0	( <sup>3</sup> )	( <sup>3</sup> )
Alaska.....	108	4,826	44.69	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Ari.....	1,269	58,968	46.47	—4.0	—3.7	+10.8	+33.5
Ark.....	2,139	29,263	13.68	—1.2	+ .5	—13.1	—9.2
Calif.....	25,826	1,200,174	46.47	—1.1	—1.7	—11.4	—9.2
Colo.....	1,733	73,755	42.56	+4.2	+7.5	+1.5	+9.2
Conn.....	<sup>4</sup> 3,886	<sup>5</sup> 223,496	57.51	—1.2	+4.2	+2.6	+10.9
Del.....	708	30,550	43.15	+3.2	+6.4	—15.4	+1.7
D. C.....	681	41,082	60.25	+ .3	+ .2	—2.9	+7.5
Fla.....	<sup>6</sup> 5,300	<sup>6</sup> 82,800					
Ga.....	2,840	48,592	17.11	—6.6	—7.9	—17.8	—7.4
Hawaii.....	1,642	51,490	55.72	+ .2	+3.2	—14.7	—16.0
Idaho.....	132	5,322	40.32	+ .8	— .6	—27.9	—19.8
Ill.....	23,833	1,451,621	60.91	—2.1	—3.3	—13.2	—8.5
Ind.....	8,099	270,137	34.47	—9.9	— .6	—7.0	—3.2
Iowa.....	3,400	105,138	30.92	+1.4	—1.7	— .9	+4.1
Kans.....	1,764	82,531	47.35	+ .3	—1.1	—16.9	—10.5
Ky.....	2,878	75,296	26.16	+10.1	+5.9	+1.0	+10.7
La.....	6,762	262,127	38.76	—3.1	—3.3	+12.8	+13.7
Maine.....	2,866	124,710	43.51	+4.8	+3.7	—6.3	—6.9
Md.....	2,613	134,475	51.46	—6.1	—2.6	—16.5	—6.9
Mass.....	12,399	657,142	53.00	—3.5	—3.2	—33.5	—32.4
Mich.....	14,307	768,785	53.73	—4.4	—14.6	—29.3	—20.0
Minn.....	5,229	255,673	48.90	+ .5	—5.2	—5.2	—10.1
Miss.....	883	11,044	12.61	—1.5	—5.3	—3.7	—1.6
Mo.....	8,820	298,545	33.85	—1.7	—2.2	—8.4	+3.0
Mont.....	522	16,118	30.88	+1.8	+3.9	—41.0	—36.1
Nev.....	<sup>7</sup> 300	<sup>8</sup> 9,620	32.07	+3.4	+23.3	0	+14.5
N. H.....	942	39,663	42.11	+3.4	+4.2	—27.9	—22.2
N. J.....	5,787	396,109	68.45	— .3	—1.7	—20.3	—5.2
N. Mex.....	214	5,227	24.43	+2.4	+3.9	—39.2	—29.8
N. Y.....	<sup>9</sup> 34,870	2,568,651	73.66	—2.6	—3.3	—29.0	—28.2
N. C.....	1,702	35,278	20.73	—6.0	—5.2	—25.5	—14.3
N. Dak.....	386	15,590	40.39	+10.3	+10.6	—12.7	—7.9
Ohio.....	19,687	836,868	42.51	+ .4	+1.7	—2.4	+5.3
Okl.....	<sup>10</sup> 5,200	83,006	( <sup>11</sup> )	( <sup>11</sup> )	—1.5	( <sup>11</sup> )	—10.2
Oreg.....	4,517	266,875	59.08	+21.6	+10.6	+3.2	+6.3
Pa.....	17,660	959,959	54.36	—1.8	( <sup>12</sup> )	—13.9	—4.8
P. R.....	2,290	15,381	6.72	—13.5	—14.5	—35.4	—37.6
R. I.....	3,636	233,423	64.20	—4.4	—2.1	—16.7	—4.6
S. C.....	2,047	45,258	22.11	— .2	+ .5	—15.0	+11.6
S. Dak.....	534	15,251	27.53	—8.9	—12.4	—20.9	—21.8
Tenn.....	2,134	31,988	14.99	+ .7	+5.4	—3.7	+11.4
Tex.....	<sup>13</sup> 6,700	<sup>13</sup> 142,000					
Utah.....	1,118	64,121	57.35	+5.7	+3.8	—3.4	+5.1
Vt.....	<sup>14</sup> 900	<sup>14</sup> 35,000					
V. I.....	2.9	2,377	10.38	0	+ .4	— .4	+4.2
Va.....	1,880	55,739	29.65	—1.3	+2.0	—21.1	—9.4
Wash.....	7,327	428,088	58.43	+15.8	+22.4	+4.3	+25.3
W. Va.....	3,280	100,273	30.57	+2.6	+1.9	—20.8	+9.2
Wis.....	4,720	272,606	57.76	+ .4	—1.5	—2.0	+10.5
Wyo.....	120	5,500	45.83	+7.1	— .6	+17.6	+6.1

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving, medical care, hospitalization, and burial only. Excludes Nebraska; data not available. Percentage changes based on data for 52 States.

<sup>3</sup> Percentage change not computed on base of less than 100 cases.

<sup>4</sup> State program only; excludes program administered by local officials.

<sup>5</sup> About 9 percent of this total is estimated.

<sup>6</sup> Partly estimated.

<sup>7</sup> Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

<sup>8</sup> Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

<sup>9</sup> Includes cases receiving medical care only.

<sup>10</sup> Includes 5,958 cases and payments of \$175,503 representing supplementation of other assistance programs.

<sup>11</sup> Excludes estimated duplication between programs; 1,133 cases were aided by county commissioners and 4,319 cases under program administered by Oklahoma Emergency Relief Board. Average per case and percentage changes in number of cases not computed.

<sup>12</sup> Decrease of less than 0.05 percent.

<sup>13</sup> Estimated.

<sup>14</sup> Estimated on basis of reports from a sample of cities and towns.



**Table 15.—Public assistance: Expenditures for assistance to recipients, by program and by source of funds, fiscal year ended June 30, 1952<sup>1</sup>**

[Including vendor payments for medical care]

Program	Amount (in thousands) of expenditures from—				Percentage distribution by program				Percentage distribution by source of funds			
	Total	Federal funds	State funds	Local funds	Total	Federal funds	State funds	Local funds	Total	Federal funds	State funds	Local funds
Total	\$2,392,560	\$1,133,543	\$996,902	\$262,114	100.0	100.0	100.0	100.0	100.0	47.4	41.7	11.0
Old-age assistance	1,487,608	783,758	616,383	87,464	62.2	69.1	61.8	33.4	100.0	52.7	41.4	5.9
Aid to dependent children	547,268	285,512	205,170	56,585	22.9	25.2	20.6	21.6	100.0	52.2	37.5	10.3
Aid to the blind	58,209	27,316	26,741	4,152	2.4	2.4	2.7	1.6	100.0	46.9	45.9	7.1
Aid to the permanently and totally disabled	75,067	36,957	29,812	8,298	3.1	3.3	3.0	3.2	100.0	49.2	39.7	11.1
General assistance	224,411		118,796	105,615	9.4		11.9	40.3	100.0		52.9	47.1

<sup>1</sup> For definitions of terms, see the *Bulletin*, January 1953, p. 16. Data include programs of aid to dependent children and aid to the blind in Nevada, which are

administered without Federal participation. Not comparable with annual data based on monthly series or with amounts of Federal grants to the States.

**Table 16.—Public assistance: Expenditures for assistance to recipients, by source of funds and by State, fiscal year ended June 30, 1952<sup>1</sup>**

[Amounts in thousands]

State (ranked according to percent from Federal funds)	Total assistance including vendor payments for medical care	Vendor payments for medical care		Total including vendor payments for medical care							
		Amount	Percent of total	Federal funds		State funds		Local funds		Amount	Percent
				Amount	Percent	Amount	Percent	Amount	Percent		
Total, 53 States	\$2,392,560	\$119,147	5.0	\$1,133,543	47.4	\$996,902	41.7	\$262,114	11.0		
Mississippi	17,473			12,894	73.8	4,445	25.4	134	.5		
Alabama	30,113	5	(2)	22,147	73.5	7,966	26.5				
Arkansas	22,615	188	.8	16,187	71.6	6,428	28.4				
Kentucky	35,360			23,957	67.8	10,593	30.0	810	2.3		
South Carolina	19,213	95	.5	13,002	67.7	6,060	31.5	151	.8		
Tennessee	36,260			24,495	67.6	9,119	25.1	2,646	7.3		
North Carolina	29,767	1,332	4.5	19,911	66.9	4,603	15.5	5,253	17.6		
Georgia	47,520			31,719	66.7	13,227	27.8	2,574	5.4		
Virginia	12,541	54	.4	8,213	65.5	2,651	21.1	1,677	13.4		
Texas	101,489			65,834	64.9	34,039	33.5	1,616	1.6		
Florida	44,326			28,303	63.9	15,118	34.1	905	2.0		
West Virginia	23,315	927	4.0	14,578	62.5	7,644	32.8	1,092	4.7		
New Mexico	10,268	264	2.6	6,371	62.1	3,799	37.0	98	1.0		
Missouri	94,250	68	.1	56,321	59.8	37,813	40.1	116	.1		
Louisiana	94,841	50	(2)	56,000	59.0	38,841	41.0				
Vermont	4,604			2,627	57.1	1,414	30.7	563	12.2		
Arizona	12,674			7,156	56.5	5,518	43.5				
Oklahoma	77,735			43,888	56.5	33,558	43.2	289	.4		
South Dakota	9,350	824	8.8	5,150	55.1	3,113	33.3	1,067	11.6		
Indiana	34,479	5,410	15.7	17,788	51.6	8,172	23.7	8,519	24.7		
Maryland	14,193			7,200	50.7	4,371	30.8	2,622	18.5		
Delaware	1,887	16	.8	931	49.3	623	33.0	333	17.6		
Maine	14,817	1,431	10.1	7,286	49.2	5,657	38.2	1,874	12.6		
District of Columbia	5,480	3	(2)	2,672	48.8	2,808	51.2				
Nebraska	18,536	2,358	12.7	8,980	48.4	8,263	44.6	1,293	7.0		
Alaska	1,890	107	5.7	902	47.7	988	52.3				
Iowa	39,683	1,671	4.2	18,815	47.4	15,937	40.2	4,932	12.4		
North Dakota	8,459	500	5.9	3,949	46.7	3,232	38.4	1,258	14.9		
Kansas	33,284	2,570	7.7	15,524	46.6	10,018	30.1	7,742	23.3		
Ohio	100,611	7,906	7.9	46,915	46.6	52,062	51.7	1,635	1.6		
Puerto Rico	4,771			2,217	46.5	2,554	53.5				
Utah	12,141	10	.1	5,606	46.2	6,535	53.8				
Idaho	9,812	637	6.5	4,510	46.0	4,468	45.5	834	8.5		
Wyoming	4,303	352	8.2	1,952	45.4	1,168	27.1	1,183	27.5		
Montana	12,219	1,459	11.9	5,514	45.1	3,663	30.0	3,042	24.9		
Pennsylvania	101,579	5,237	5.2	45,787	45.1	55,792	54.9				
Hawaii	6,031			2,608	43.2	3,422	56.8				
Michigan	101,883	7,462	7.3	43,608	42.8	45,054	44.2	13,221	13.0		
New Hampshire	7,453	1,212	16.3	3,148	42.2	2,369	31.8	1,936	26.0		
Minnesota	53,259	10,888	20.4	22,262	41.8	15,991	30.0	15,006	28.2		
Virgin Islands	170			71	41.5	99	58.5				
Wisconsin	50,406	5,666	11.2	20,893	41.4	15,943	31.6	13,570	26.9		
Washington	71,811			29,481	41.1	38,543	53.7	3,787	5.3		
California	321,958	583	.2	127,571	39.6	142,066	44.1	52,331	16.3		
Illinois	128,870	17,619	13.7	50,012	38.8	69,270	53.8	9,588	7.4		
New Jersey	26,491	1,146	4.3	10,233	38.6	9,219	34.3	7,038	26.6		
Oregon	25,837	1,480	5.7	9,859	38.2	11,185	43.3	4,793	18.6		
Colorado	56,649	2,076	3.7	21,095	37.2	30,831	54.4	4,723	8.3		
Nevada	2,614	665	25.5	965	36.9	491	18.8	1,158	44.3		
Rhode Island	13,044	543	4.2	4,699	36.0	7,266	55.7	1,079	8.3		
Massachusetts	118,670	7,053	5.9	41,841	35.3	47,837	40.3	28,992	24.4		
New York	238,064	24,724	10.4	80,957	34.0	108,838	45.7	48,289	20.3		
Connecticut	27,472	4,556	16.6	8,935	32.5	16,210	59.0	2,327	8.5		

<sup>1</sup> For definitions of terms, see the *Bulletin*, January 1953, p. 16. Data include programs of aid to dependent children and aid to the blind in Nevada, which are administered without Federal participation. Not comparable with annual data

based on monthly series or with amounts of Federal grants to the States.  
<sup>2</sup> Less than 0.05 percent.

# Social Security in Review

## 1952 in Review

THE continued high level of employment and the increase in the number of persons benefiting under the old-age and survivors insurance program account largely for the gradual decline during 1952 in the number of persons receiving public assistance. Despite the rising proportion of aged persons in the general population, old-age assistance caseloads declined from 2,700,000 in December 1951 to 2,634,000 in December 1952. By December less than one-fifth of the population aged 65 or over was receiving old-age assistance. The recipient rate in December (199 per 1,000) was lower than at any other time since 1946.

Following an increase during the earlier months of 1952 there was, from April to December, a continuous drop in the number of families receiving aid to dependent children. In December 1952, 23,000 fewer families received assistance than in the preceding December—a decrease of 3.8 percent. In both old-age assistance and aid to dependent children, the declines were general throughout the country. Fewer aged individuals were receiving assistance in 46 States, and there were fewer families with dependent children on the rolls in 44 States.

The general assistance caseload of 280,000 in December 1952 was substantially smaller than that in December 1951, when 323,000 cases were being helped under this program. Fewer cases were receiving general assistance in 37 of the 48 jurisdictions for which data are available.

There were, however, more cases receiving general assistance and aid to dependent children in December

than in November. Both programs are more subject to seasonal variations than other assistance programs, and caseloads usually rise during the winter months.

The relatively new program of aid to the permanently and totally disabled continued to grow, with a change during the year from 124,000 to 161,000 in the number of recipients. Despite declines in the caseloads for aid to the blind in 33 States, there was a net increase during the year of 1,300 recipients. The largest increases occurred in Missouri and Puerto Rico, with net additions of 640 and 520 cases, respectively.

During 1952, practically all State agencies increased payments to meet the needs of recipients more adequately. The largest increases in payments occurred in October, when the 1952 amendments to the Social Security Act became effective. Under these amendments the maximums on individual payments in which the Federal government may participate were raised and the Federal share of payments within these maximums was increased.

Earlier, however, a number of States had adjusted payments to reflect current prices or had taken other action that affected payments. Although the cost of living, as reflected by the consumers' price index of the Bureau of Labor Statistics, rose only slightly during 1952, many agencies had not adjusted cost figures to reflect increases in prices that had occurred in 1951 or even in 1950. There is necessarily a lag, also, between price changes and adjustment of assistance payments even in those States with sufficient funds to make such adjustments. Maximums on in-

dividual payments and percentage cuts in payments have always meant that payments to some recipients were less than the amount of need as determined under the State standards. With the additional Federal funds available under the 1952 amendments, it was possible for many States with maximums to raise the amount of their maximums and for the States making cuts in payments to reduce or eliminate the cuts. More than half the States revised cost standards during the last quarter of the year and, in some instances, added new items to the standards.

As a net result of all action taken by assistance agencies during the year, the average payment for old-age assistance rose to \$48.82 in December 1952, an increase of \$4.28 from December 1951. A large share of the increase (\$2.93) was effected between September and December and reflects to a considerable extent the effect of the 1952 amendments. During the year the average increased \$5 or more in 19 States, and in six additional States the increase approached \$5. In December 1951, eight States had average payments of less than \$30. By December 1952, seven of those States had raised payments in amounts ranging from more than \$5 to more than \$11. Of the 23 States (excluding Puerto Rico and the Virgin Islands) with average payments less than the national average at the end of 1951, 12 increased payments by more than \$5 during 1952. Only seven of the 28 States making payments above the national average in December 1951 raised the average by as much as \$5.

Only two States, Illinois and Nebraska, reported substantial decreases



in average payments to aged recipients. These decreases represent a change in the method of meeting medical expenses rather than any lowering of assistance standards for maintenance needs. Rhode Island is another State that previously met medical expenses through money payments to recipients and now meets them through payments to suppliers of medical services. The small increase in payments to aged recipients in Rhode Island therefore understates the real change in money available to them for maintenance needs.

Payments to families receiving aid to dependent children were on the average \$6.27 higher in December 1952 than at the end of the preceding year, with increases reported by 51 of 53 jurisdictions. The largest increases in payments occurred in some of the States that, in December 1951, were making payments below the national average. Among the 23 States in this group (excluding Puerto Rico and the Virgin Islands) four were able to increase payments more than \$20 per family; in eight States the averages rose \$10.00-19.99. In December 1951, there were 16 States making average payments of less than \$60 per family; by December 1952, the average was less than \$60 in only seven States. Among the 27 States making payments above the national average in December 1951, eight increased payments by as much as \$10, and in eight States the payments rose \$5.00-9.99. These changes brought to 21 the number of States where the average payment to these families is in excess of \$100.

In aid to the blind, the average payment rose more than \$5, as 47 States reported higher payments. Payments to the disabled were higher in 29 of the 36 States with programs in operation in December of each year.

The full effect of the 1952 amendments is not reflected in the December figures. Two States have revised cost figures, effective for January 1953, and a number of States will make budgetary changes as cases are reviewed for continuing eligibility. Moreover, a few States require legislative action to raise maximums for one or more programs. If such action

(Continued on page 25)

## Selected current statistics

[Corrected to Feb. 27, 1953]

Item	December 1952	November 1952	December 1951	Calendar year	
				1952	1951
<i>Labor Force</i> <sup>1</sup> (in thousands)					
Total civilian.....	62,878	63,646	62,688	62,966	62,884
Employed.....	61,480	62,228	61,014	61,293	61,005
Covered by old-age and survivors insurance <sup>2</sup> .....	47,000	-----	45,400	45,900	44,800
Covered by State unemployment insurance <sup>3</sup> .....	37,400	37,000	35,400	35,717	34,858
Unemployed.....	1,398	1,418	1,674	1,673	1,879
<i>Personal Income</i> <sup>4</sup> (in billions; seasonally adjusted at annual rates)					
Total <sup>5</sup> .....	\$279.2	\$275.8	\$263.4	\$268.4	\$254.1
Employees' income <sup>6</sup> .....	190.3	189.0	176.2	181.9	170.1
Proprietors' and rental income.....	54.5	52.9	53.3	52.5	50.6
Personal interest income and dividends.....	21.2	21.3	21.1	21.1	20.4
Public aid <sup>7</sup> .....	2.5	2.4	2.3	2.4	2.3
Social insurance and related payments <sup>8</sup> .....	8.3	8.0	7.1	7.9	7.0
Veterans' subsistence allowances <sup>9</sup> and bonuses.....	.5	.4	1.0	.7	1.2
Miscellaneous income (payments) <sup>10</sup> .....	2.2	2.1	2.4	2.2	2.5
<i>Old-Age and Survivors Insurance</i>					
Monthly benefits:					
Current-payment status: <sup>11</sup>					
Number (in thousands).....	5,026	4,942	4,379	-----	-----
Amount (in thousands).....	\$205,179	\$201,234	\$154,791	\$2,228,969	\$1,884,831
Average old-age benefit.....	\$49.25	\$49.19	\$42.14	-----	-----
Awards (in thousands):					
Number.....	107	90	65	1,053	1,336
Amount.....	\$4,713	\$4,063	\$2,117	\$42,750	\$42,282
<i>Unemployment Insurance</i> <sup>12</sup>					
Initial claims (in thousands).....	1,103	681	1,134	11,174	10,836
Weeks of unemployment claimed (in thousands).....	4,054	2,706	4,306	54,311	50,300
Weeks compensated (in thousands).....	3,093	2,143	3,349	45,777	41,599
Weekly average beneficiaries (in thousands).....	672	536	797	874	797
Benefits paid (in millions) <sup>13</sup> .....	\$99	\$48	\$71	\$998	\$840
Average weekly payment for total unemployment.....	\$23.26	\$23.26	\$22.05	\$22.79	\$21.08
<i>Public Assistance</i>					
Recipients (in thousands):					
Old-age assistance.....	2,635	2,636	2,071	-----	-----
Aid to dependent children:					
Families.....	509	566	592	-----	-----
Children.....	1,495	1,482	1,523	-----	-----
Aid to the blind.....	98	98	97	-----	-----
Aid to the permanently and totally disabled.....	161	159	124	-----	-----
General assistance.....	280	267	323	-----	-----
Average payments:					
Old-age assistance.....	\$48.87	\$48.65	\$44.54	-----	-----
Aid to dependent children (per family).....	82.08	81.71	75.81	-----	-----
Aid to the blind.....	53.60	53.87	48.07	-----	-----
Aid to the permanently and totally disabled.....	48.40	48.29	46.45	-----	-----
General assistance.....	49.80	48.23	47.09	-----	-----

<sup>1</sup> Continental United States only. Estimated by the Bureau of the Census, except as noted. Monthly employment figures represent specific week and annual figures, average week (unemployment insurance data represent pay period instead of week).

<sup>2</sup> Estimated by the Bureau of Old-Age and Survivors Insurance; excludes joint coverage under the railroad retirement and old-age and survivors insurance programs. Data for November 1952 not available.

<sup>3</sup> Data from the Bureau of Employment Security, Department of Labor.

<sup>4</sup> Data from the Office of Business Economics, Department of Commerce. Continental United States, except for employees' income, which includes pay of Federal civilian and military personnel in all areas.

<sup>5</sup> Beginning January 1952, social insurance contributions from the self-employed excluded from total but not deducted from proprietors' income.

<sup>6</sup> Civilian and military pay in cash and in kind, other labor income (except workmen's compensation), mustering-out pay, terminal-leave pay, and Government contributions to allowances for dependents of enlisted personnel. Excludes employee contributions under social insurance and related

programs.

<sup>7</sup> Payments to recipients under the 4 special public assistance programs and general assistance.

<sup>8</sup> Includes old-age and survivors insurance benefits; railroad, Federal, State, and local retirement benefits; veterans' pensions and compensation; workmen's compensation; State and railroad unemployment insurance and temporary disability benefits; and unemployment allowances to veterans under the Servicemen's Readjustment Act and the Veterans' Readjustment Assistance Act.

<sup>9</sup> Under the Servicemen's Readjustment Act and under the Veterans' Readjustment Assistance Act.

<sup>10</sup> Includes payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government contribution to nonprofit organizations, business transfer payments, and recoveries under the Employer's Liability Act for railroad workers and seamen.

<sup>11</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit; calendar-year figures represent payments certified.

<sup>12</sup> Monthly amounts, gross; annual amounts adjusted for voided benefit checks and benefit refunds.

# Adoption of Children in 1951

by I. RICHARD PERLMAN and JACK WIENER\*

*Adoption is the legal process by which the relationship of parent and child is established between persons who are not so related by nature. This article, which is taken from a more detailed statistical report, suggests answers to certain questions about the circumstances under which adoptions take place. Who are the children being adopted? What are their ages, their race, their birth status? Who places the children for adoption? What are the adoption rates in different States?*

THE number of children adopted has increased sharply in recent years. In 1951 an estimated 30,000 petitions for adoption were filed in the United States—an increase of 60 percent from the number filed in 1944.<sup>1</sup> Comparable data for those 2 years on the type of adoption—by relatives or nonrelatives—are available for only 11 States. In this small and perhaps unrepresentative group, however, the number of children adopted by stepparents or other relatives increased 65 percent between 1944 and 1951, and the number adopted by nonrelated persons went up 85 percent.

Several factors account for the increase in the number of adoptions. Among them is the large number of homes broken by death, divorce, or desertion during and after World War II. In many instances the mother remarried, and the child was subsequently adopted by the stepfather. Another factor has been the increase since 1944 in the number of children born out of wedlock—a group representing a major source of adoptable children. Still another factor is the growing emphasis on finding permanent homes by adoption for children who have been in institutions and boarding homes for long periods of time with no continuing relationship with parents or other relatives.

## Source of Data and Definitions

The data presented here are de-

\* Program Analysis Branch, Division of Research, Children's Bureau. See the report, *Adoption of Children, 1951: A Statistical Analysis* (Children's Bureau Statistical Series, No. 14), 1953.

<sup>1</sup> The 1951 estimates are projected from reports made by 33 State public welfare agencies; the 1944 estimates from the reports of 22 States.

rived from reports received from State departments of welfare regarding children under age 21 for whom adoption petitions were filed during the report year—for most of the States the year ended December 31, 1951. Twenty-five States provided data for 90 percent or more of all the adoption petitions filed in their jurisdictions (the reporting standard for the study); their reports form the basis of this analysis. While eight other States reported, their reports did not meet this standard and were therefore considered incomplete.

The unit of count used is an adoption petition filed. The data therefore include some children who were not ultimately adopted, since some—though relatively few—adoption petitions were withdrawn or denied. The petition may have been filed by stepparents or other relatives or by nonrelatives, and the data include children placed independently as well as those placed by recognized child-placing agencies. In an "independent placement," children are placed in the adoptive home by parents, friends, relatives, physicians, lawyers, or others, without the aid of a recognized child-placing agency. A "recognized child-placing agency" is a public child-placing agency or a voluntary agency that maintains acceptable standards of social work. In many States, these are agencies that are licensed or certified by the State department of welfare.

## State Adoption Rates

Nation-wide data on adoptions are not available, since many States do not collect adoption statistics. The adoption reports from the 25 States that supplied substantially complete

information give, however, an indication of what the national picture may be. These States are distributed among all regions of the country and include about a third of the total child population under age 21; they reported a total of 25,294 petitions for adoption during the year. The 25 States are not necessarily representative of all States in the country; in fact, they are somewhat more rural than the Nation as a whole, as indicated by the fact that the proportion of children living in urban areas in these States is less than that for the United States—49 percent as compared with 58 percent. As a result of this difference in urbanization, the rates of adoption may also be different, and the number of independent placements, the proportion of children born out of wedlock, and other factors may be underestimated in this report.

The adoption rates varied widely among the 25 States. The number of children for whom adoption petitions were filed, per 10,000 children under age 21 in each State (excluding the Territories and possessions), ranged from 5.5 in Kentucky to 27.6 in Oregon, as shown in the listing below.

25 States .....	13.0
Arkansas .....	6.3
Connecticut .....	15.7
Delaware .....	13.2
Florida .....	17.8
Georgia .....	6.9
Hawaii .....	29.6
Indiana .....	20.4
Iowa .....	17.8
Kansas .....	18.1
Kentucky .....	5.5
Louisiana .....	6.2
Maine .....	24.4
Minnesota .....	16.3
New Hampshire .....	14.2
New Mexico .....	15.9
North Dakota .....	10.1
Oregon .....	27.6
Puerto Rico .....	0.9
Rhode Island .....	15.4
South Dakota .....	11.4
Texas .....	14.9
Vermont .....	17.1
Virgin Islands .....	3.8
Virginia .....	11.0
Wisconsin .....	12.1



The urban States reported the highest adoption rates. The 11 States with 50 percent or more of the children living in urban areas have a combined rate of 16.4 adoption petitions per 10,000 children, while the other 14 States have a combined rate of 10.4.

A partial explanation of the higher urban rates may lie in the fact that child-placing agencies and the agencies providing services to unmarried mothers are more often located in urban areas. Many unmarried mothers who want to offer their children for adoption go to large cities for this purpose. The low adoption rates in the rural States also raise the question, however, of whether the need for adoption services is being met in these areas.

### *Racial Differences*

Of the 25,294 children for whom adoption petitions were filed in the 25 States, only 6 percent were nonwhite although the nonwhite child population in these States was 14 percent. For the five States (Arkansas, Florida, Georgia, Louisiana, and Virginia) with the highest proportions of nonwhite children the difference was even greater. Ten percent of the children who were adopted were nonwhite, but 29 percent of the total child population were nonwhite.

There are several reasons for the relatively smaller number of adoptions among nonwhite persons. One factor is the inadequacy of adoptive services for Negro children; another is the inability of agencies to find adoptive homes for them. Another reason for the small number of Negro adoptions may be that many adoptable Negro children are "taken in" by relatives or friends. Although there has been no legal process, these children often live with families just as they would if they had been adopted. There may be economic reasons why the adoption does not take place, or the failure to adopt may result from lack of understanding of what the legal process means to the child and the family.

### *Relation of Adoptive Parents to Child*

Adoption is ordinarily considered the process by which a child becomes

a member of a family to which he is unrelated. Fifty-two percent of the adoption petitions in the 25 States reporting in 1951, however, were filed by stepparents or other relatives—aunts, uncles, and grandparents, for example. The remaining 48 percent were filed by persons unrelated to the child.

Most of the adoptions by relatives were by stepparents. There are many advantages, both for the child and the adopting parent, in adoption. Adoption confers a legal status on the parent-child relationship, entitling the child to certain rights—for example, guardianship, inheritance, support, name, and the status in the family that he would have had if he had been born to both parents. Since adoption deprives a child of the same rights from his natural parents, however, careful consideration should be given to whether the child gains or loses by adoption by a stepparent. For the stepparent, adoption guarantees that no one else has a claim on the child or can interfere in plans for him.

The interests of all persons concerned should be adequately safeguarded in all adoptions, whether they are made by relatives or non-related persons. In adoptions by relatives, however, the circumstances are usually assumed to be less hazardous than in those by nonrelatives, and the same safeguards are not always required.

In adoptions by stepparents the children are generally not infants, they have usually been living with one of the parents and are not being placed outside the home, their birth status is generally socially acceptable, and the adoption process is for legal and financial reasons rather than for the social protection of the child. Because of the differences between "relative" and "nonrelative" adoptions, these two types of adoption will be discussed separately whenever the distinction seems important and practical.

### *Agency and Independent Placements*

Thirty-one percent of the 25,294 children for whom adoption petitions were filed in 1951 in the 25 reporting States had been placed in the adop-

tive home independently—without the aid of a social agency—by parents, friends, relatives, physicians, lawyers, or others. Twenty-seven percent had been placed by a recognized child welfare agency—3 out of 5 of them by a voluntary agency. No placement was involved in the remaining 42 percent of the adoptions; the child was adopted by a person, usually a relative, in whose home he had always lived, or he was adopted by stepparents and came into the home through the marriage of his natural parent to the petitioner.

Independent placements are especially frequent in adoptions by persons not related to the child. In nearly half the adoptions by nonrelatives, the children were placed in the adoptive home independently. This large group of children, many of whom were very young and many of whom had been born out of wedlock, were therefore without the safeguards that accompany placement by a social agency.

Though many independent placements fortunately turn out satisfactorily, such placements are fraught with danger. The adopting parents have no assurance that a careful study has been made of the child's physical condition, family background, or intellectual potentialities. They may not be certain that the child is legally available for adoption or that they are secure against claims from the natural parents, who may change their minds about the child upon more deliberate consideration. The child has less protection against being placed in the home of parents who are unfit to rear him. Moreover, the child may have been unnecessarily separated from his own parents, when proper help and guidance could have kept the family together.

Though the number of children placed for adoption independently was still large in 1951, the situation has shown some improvement in the past few years. In the 17 States for which comparable data are available, 55 percent of the children adopted by nonrelatives in 1948 were placed independently. By 1951, the percent had dropped to 51. The improvement is not large, but it may indicate a growing awareness of the importance of having adoption proceedings car-

ried out under the guidance of an authorized agency.

### Age at Adoption

Most children are young when adopted. In the 25 States reporting in 1951, the median age of the children for whom adoption petitions were filed was 3.3 years at the time the petition was made; two-fifths of the children were under age 2. These were the ages of the children at the time the petition was filed. For many children, placement in adoptive homes was made some time before the petition was filed.

Children adopted by persons who were not related to them were younger, on the average, than those adopted by relatives. Of those adopted by nonrelatives, two-thirds were under age 2 at the time the petition for adoption was filed. In contrast, only about one-tenth of the children petitioned for by related persons were under age 2, as shown below.

Age at time of petition	Petitions filed by—	
	Relatives	Non-relatives
Total number reported..	11,375	10,318
Total percent.....	100	100
Under 6 months.....	3	25
6 months, under 2 years....	8	41
2 years, under 6 years.....	38	22
6 years, under 14 years.....	40	10
14 years, under 21 years....	11	2

The difference in the ages of the children adopted by relatives and those adopted by nonrelatives reflects the different circumstances under which the two types of adoption occur. Stepparents make most of the adoptions by relatives. Since children do not usually acquire stepparents at a very early age, only a small proportion of the children adopted by relatives are under age 2.

One reason that the children adopted by nonrelatives are likely to be very young is the fact that it is easier for social agencies to find homes for younger children than for older ones. Many adoptive parents consider older children "undesirable" merely because of their age. Social workers, however, believe that many older children are adoptable and that they would fit into a family in a way that would be satisfying to them-

selves and to the adoptive parents.

In addition, many of the children in nonrelative adoptions are placed independently. These children are even younger than those placed through social agencies, as shown in the following tabulation.

Age at time of placement	Placement made—	
	By agencies	Independently
Total number reported..	5,015	5,899
Total percent.....	100	100
Under 1 month of age.....	11	51
1 month, under 3 months....	15	8
3 months, under 6 months....	19	6
6 months, under 1 year.....	22	6
1 year, under 6 years.....	26	21
6 years, and over.....	7	8

More than half the children placed independently were less than 1 month old when they were placed, which means that many of them were placed directly from the hospital or shortly thereafter. Agency placements, in contrast, tended to occur when the child was a little older; only 11 percent of the children were under a month old when they were placed by the agency.

The children placed by the agency are older because of the time required by the agencies to make studies of the adoptive parents, the natural parents, and the children, and also to make sure that the legal requirements governing the surrender of the child are met before placements. Such procedures are not usually followed in independent placements.

### Birth Status

The children for whom adoption petitions were filed in the 25 States that made complete reports in 1951 were divided almost equally between those born out of wedlock and those

born in wedlock. Nonrelatives petitioned to adopt most (69 percent) of the children born out of wedlock, while relatives made the petitions for most (75 percent) of the children born in wedlock.

Children born out of wedlock and not adopted by relatives are the children most vulnerable to "black" and "gray" market adoption practices.<sup>2</sup> The unmarried mother is likely to be young (2 out of every 5 unmarried mothers are teenagers), and she is likely to find it hard to provide for her baby, since her earning capacity is usually limited. Often her parents or relatives are unable or unwilling to help her care for the child. In addition, she finds it difficult to face the social stigma attached to unmarried motherhood.

These circumstances, coupled with the heavy demand from prospective parents for an adoptable child, often lead to hasty and perhaps ill-considered negotiations. The increasing number of children born out of wedlock in this country—87,000 in 1938 and 133,200 in 1949—makes it more important than ever to provide services for unmarried mothers and their children that will cope with the dangers of hasty placements.

Of the adoptive children born in wedlock, most—whether they are adopted by relatives or nonrelatives—come from homes broken by divorce, desertion, or separation.

Adopted children born in wedlock	Petitions filed by—	
	Relatives	Non-relatives
Total number reported..	7,772	2,635
Total percent.....	100	100
Both parents dead.....	2	3
One parent dead.....	19	15
Both parents living and together.....	4	25
Both parents living, marriage broken.....	70	46
Other and not reported.....	5	11

A fairly large proportion (25 percent) of the children born in wedlock and adopted by nonrelatives had parents who were still living to-

<sup>2</sup> The term "black market" means an adoption made for financial profit and without the help of a recognized child-placing agency; by "gray market" is meant an adoption similarly made but in which profit is not the primary motive.

Birth status	Total reported		Petitions filed by—			
			Relatives		Non-relatives	
	Num-ber	Per-cent	Num-ber	Per-cent	Num-ber	Per-cent
Born out of wedlock.....	10,336	100	3,224	31	7,112	69
Born in wedlock.....	10,407	100	7,772	75	2,635	25



gether. The material presented in this study does not show why this happens—why parents who are not separated give up their children to others. There are, of course, several possible reasons. Perhaps the parents

had more children than they felt they could support, perhaps one or both parents were ill, or perhaps the parents had married shortly before or after the birth of the child and could not face the social disapproval

of the situation. These are situations, whatever their cause, in which the services of a social worker are needed to make sure that adoption takes place only when it is the best solution for the child and the parents.

# Pensions in the United States: A Summary\*

**T**HERE are now 13 million persons aged 65 or over in the United States; about 4 million are working or are the wives of working men, and about 9 million are without income from current work.<sup>1</sup> In 25 years, those aged 65 or over may total 20 million, and if the proportion not working remains the same, there will then be 14 million aged persons without income from work.

Some retired persons depend for their support on savings or individually bought annuities, some on their relatives or on the community through old-age assistance, and some on veterans' pensions. A growing number rely chiefly on retirement systems. This report is concerned with such systems, public and private.

Retirement systems are distinguishable from other methods of income maintenance for the aged by their requirement that benefits be based on employment; only those who have been in a job covered by the plan have benefit rights. There are three major types of systems: (1) federally administered old-age and survivors insurance (OASI)—the foundation of future retirement security for most Americans; (2) private plans in industrial and nonprofit employment, which build on OASI and provide additional benefits; (3) systems, chiefly governmental, covering jobs not under OASI. The third group includes retirement plans of State and local governments, the Federal civil service, and the Armed Forces, none of which provide for integration with OASI. The railroad retirement system does, however, provide a degree of integration with OASI and perhaps should be considered a fourth class.

These broad classes of retirement systems must be studied together, for

it is the protection provided by the combined arrangements and their cumulative effect on the economy that are significant. The report therefore considers the total impact of these systems, pointing out their differences; it also considers the relationships of these systems to job opportunities for the aged and the total income-maintenance problems of retired persons.

A major determinant of the size of the pension problem is the proportion of the aged group productively employed. A large number of persons over 65 are now working. As of March 1952, 42 percent of the men past 65 were in the labor force; of those aged 65-70, nearly 60 percent; and of those 70-75, 40 percent.

Continued employment of a large proportion of persons past 65 is important in holding down the cost of pensions. The average age at which retired persons come on the OASI rolls is now 69. If people generally were to retire and apply for benefits at 65, the long-range cost of OASI would be raised by more than 1 percent of payroll. Moreover, under conditions of relatively full employment, a general policy of retirement at 65 would mean that the volume of goods and services available for the whole community would be lowered by the amount persons past 65 would otherwise produce and there would be a big increase in the number of persons who consume without currently producing.

In general, it is important to the community and to the individual that persons of retirement age who can and want to work have job opportunities. Yet on the most optimistic assumptions the number of nonearners among the aged will grow as the number of the aged grows. Employment is largely out of the question for most of those over, say, 75, the disabled, and many women who spent their younger years as homemakers. Provision of more job opportunities for the aged therefore cannot substitute for pensions, but it can reduce their cost and the eco-

nomie burden of old age on current producers.

Available data suggest that most persons do save—in varying amounts and for varied reasons—and that more than half the aged have been able to accumulate some savings. Such savings are usually small and seldom provide an adequate source of support. If most workers and their wives or widows are to have sufficient income in old age, the foundation must be a pension arrangement that does not rely on voluntary savings. Pensions do not, of course, remove the need for individual savings but serve as a base on which the individual can build toward greater retirement security.

## Current Pension Arrangements

**Coverage.**—Nine out of 10 civilian workers are earning retirement protection; nearly 8 out of 10 are under OASI. The only major groups not under a retirement plan are the 4 million farm operators, perhaps a million self-employed professional persons, and probably 2 million domestic and agricultural workers without regular employment as defined by the Social Security Act. Career servicemen in the Armed Forces are protected under special plans; most of the others earn protection under the plans covering their regular jobs and get credit under these plans for time spent in the service. In January 1952 about 1 out of 5 workers covered under OASI were also covered by private plans designed to supplement the public system.

Coverage under most plans is mandatory for the worker. Membership in any plan, public or private, is usually an automatic accompaniment of employment in an industry or occupation covered by the plan. Under a few State and local plans, most private contributory plans, and employment for nonprofit organizations under the OASI program, those persons who were in covered employment at the time the plan was initiated may stay out if they wish, but those hired

\* *Pensions in the United States* (Joint Committee Print, 82d Cong., 2d sess., 1952, 106 pp.) was prepared under the auspices of the National Planning Association for the Joint Committee on the Economic Report. The report has been summarized as a service to *Bulletin* readers.

<sup>1</sup> Throughout the report the current data relate to the beginning of 1952.



later are generally covered compulsorily. Probably more than three-fourths of the persons under private plans did not elect coverage on an individual basis; with the exceptions mentioned, all public programs are compulsory for the employee.

Scarcely 15 years ago only about 6 million persons (less than 15 percent of those employed) had protection under retirement systems. Coverage was uneven, ranging from 100 percent in the communications industry to virtually nothing in retail trade and agriculture. Employer-sponsored plans (including those of railroads) covered about 3.7 million workers, and the systems for Government employees about 2 million. About 200,000 nonprofit employees also had protection, and a few workers were covered by union-sponsored plans.

Most employees of business and industry were first protected under a retirement program in 1937, under the Social Security Act. At that time about 25 million were covered. Coverage under OASI grew with the labor force, until by 1950, just before coverage was extended, about 35 million were under that program at one time. About 47 million are now covered under OASI at one time and 7.5 million under other public systems.

Most supplementary plans of private industry are newer than the public programs. Almost all collective-bargaining plans were set up after 1940, many in the last 4 or 5 years. Relatively few of the existing employer-sponsored plans were established before 1940. A few private plans are very old; the American Express Company set up the first pension plan in the United States in 1875. Most of the early plans were noncontributory and unfunded and avoided establishing "rights." The pension, usually discretionary, was considered a gratuity and could be terminated or reduced at will. Today most of the pensions are nondiscretionary and are considered the eligible employee's right.

During the 1920's, insurance companies began to sell group annuities. With the establishment of OASI more insured plans were set up to supplement the public program. Another

major growth in private plans occurred in World War II, when pensions were one of the few ways employers could raise compensation and compete for labor. Since 1949 the growth in coverage under these plans can be traced generally to the drive of the big unions.

**Coverage of the present aged.**—Coverage against income loss in old age in the United States is nearly 90 percent effective for those now working, but only about two-thirds of the retired workers and their wives are currently drawing benefits; less than 25 percent of the aged widows are getting them. Though about 16 percent of the employed labor force is under some type of pension plan supplementing OASI, relatively few private-plan benefits are being paid as yet. Most of the aged drawing retirement benefits get them from public programs.

**Benefit provisions.**—From the standpoint of the protection furnished, present arrangements are less satisfactory in the level of benefits than in coverage. Under OASI in September 1952 the average monthly benefit for retired workers without entitled wives was about \$47; for married couples it was about \$80 and for aged widows, \$40. For those coming on the rolls later, benefits will be computed under the new formula and will be higher. Under the new formula, the average worker and his wife (if also aged 65) will get a combined benefit slightly higher than \$100; the average single man will get about \$65.

OASI beneficiaries who receive supplementary retirement pay from private plans represent about 15 percent of all retired-worker-and-wife beneficiaries. In a survey of aged OASI beneficiaries, about half the men drawing private pensions got more than \$60 a month from this source. Three-fourths received less than \$100 a month, and about 10 percent got more than \$125.

Under present arrangements, combined OASI and private-plan benefits will usually replace, for the \$250-a-month man with long service, from 40 to 60 percent of his previous wage and from 55 to 75 percent if he is married and his wife is 65. Generally more than half the combined retire-

ment benefit comes from the public program; the proportion is likely to be higher for those with less than 30 years' service.

Private plans are adjusted to OASI in various ways. Since OASI benefits are related to the first \$3,600 of annual earnings, some plans pay a supplementary benefit only on compensation above that amount. Others pay on all earnings, sometimes with a higher percentage on earnings above \$3,600.

In many collective-bargaining plans, a given level of combined OASI and supplementary benefit is guaranteed, and the private plan pays what is needed to bring the amount up to the guaranty. Thus, if OASI is liberalized, the amount the private plan pays is reduced. Many employer-sponsored plans also adjust the private pension by subtracting the OASI benefit or part of it from the amount the company pays. In plans that do not provide for direct adjustment to the OASI benefit, the supplementary benefit can be determined so as to reflect new levels in OASI benefits.

Unlike most private plans the public programs—except for railroad retirement and OASI—have been largely independent of each other. Their benefits are usually intended to be sufficient in themselves. Benefits under the special government programs tend to be higher than under OASI. A retired railroad worker with 30 years' service and average earnings of \$250 a month gets a monthly benefit of \$144.90; if he is married and his wife is 65, he gets \$184.90. A Federal civil servant with similar earnings and service gets \$137.50 whether he is married or not. Maximum benefits under OASI are \$85 for a single man and \$127.50 for a couple. In almost all public programs except OASI and railroad retirement, the benefit amount is the same for the single and married worker.

In the public programs and most private plans, the benefit is related to the level of earning. Exceptions are benefits in the coal-mining industry and the auto industry; the relatively high minimums payable in the steel industry result in identical pension amounts for workers at various wage levels. Plans related to

earnings automatically pay somewhat higher benefits as the general wage level rises. Under the OASI formula, however, benefit levels respond slowly to rising wage rates, and adjustment requires legislative action.

In most programs, benefit amounts vary with length of service, but workers in the older ages when the plan goes into effect are usually given full-rate benefits (or nearly full-rate), even though their period of covered employment must be brief. The OASI program does this through eligibility requirements and the benefit formula, the other plans through the device of past service credits.

**Service requirements.**—Both public and private programs pay benefits only after a period of work under the system. Under OASI, a worker must, in general, have 10 years of covered employment; in the program's early years, to make the program more effective for those already near age 65, a shorter period is required. Since 8 out of 10 workers are in jobs covered by OASI, most of those now working can meet these requirements easily.

Under private plans the employment must all be with the same employer or in the same industry. Collective-bargaining plans often require 15 or 20 years' service, and uninsured noncontributory employer-sponsored plans also have long service requirements. Group-annuity plans generally have no such service requirements but require a waiting period (usually 1–5 years) that serves the same purpose. Some private plans exclude new employees past 55 or 60.

The plans with long-service requirements do not protect the worker who changes jobs after age 45 or 50. American workers change jobs frequently, and many move from industry to industry. Yet a large proportion of workers do stay with the same employer between the ages of 45 and 65, perhaps particularly in firms with pensions. More information is needed on the mobility of older workers before we can know the extent to which long-service requirements limit private-plan protection.

**Vested rights.**—Many private plans, including most collective-bargaining plans, do not pay any benefit unless the individual is working for the par-

ticular employer or industry or is on leave when he retires. Other plans give certain rights to deferred annuities if the worker's employment ends before retirement age. In private contributory plans, such an employee may in any case have his contributions refunded, usually with interest.

Many employer-sponsored plans give an employee meeting certain requirements an equity in the pension rights accumulated for him out of his employer's contributions, usually in the form of a paid-up annuity deferred to retirement age. This "vesting" may be complete, so that the employee is entitled to the annuity's full value, or it may be graded so that partial vesting is established after a number of years of coverage, with the proportion vested increasing gradually to full vesting after a specified number of years.

The Federal programs have liberal vesting provisions—the railroad retirement system after 10 years, civil service after 5 years, OASI after the service requirements described earlier are met.

**Contributions.**—Many plans do not require a direct cash contribution from the employee. The Federal income tax set-up is favorable to full employer financing, since the employer contribution is deductible as business expense and in the absence of the plan would go in large part to the Government in taxes. Employee contributions are not deductible from personal income taxes; moreover, the tax rate for the employee is generally lower than the corporation rate.

The early industrial plans were largely noncontributory, and during World War II such plans were popular again. Plans adopted in 1943–47 were about evenly divided between contributory and noncontributory. Many employer-sponsored but few collective-bargaining plans set up since the end of the war have been contributory. Noncontributory plans have always covered more workers, and less than a fourth of the workers now covered by private plans make contributions.

Contribution formulas under private plans vary greatly. The contribution and retirement credit for the first \$3,000 of annual earnings is gen-

erally less than for earnings over this amount, because the worker is getting credit for these earnings and paying a contribution on them under OASI. (Many private plans have not changed to take into account the increase to \$3,600 in OASI's wage-base and tax-base maximum.) In contributory plans, the employee contribution is generally expressed as a percent of earnings—usually 2–3 percent of the first \$3,000 of annual earnings and usually 4–5 percent of the rest. The employer contributes the balance necessary to provide the benefits planned. Employer contributions nearly always at least equal the employee contributions and are often 1½ to 2 times as large. The employer also finances entirely benefits based on service before the pension plan's adoption. In negotiated plans, the agreement may specify the exact amount of the employer contribution.

The cost of OASI is borne equally by employers and employees. The rate, now 1.5 percent for each on the first \$3,600 earned in a year, is scheduled to rise to 2 percent in 1954 and then in a series of step-ups to 3.25 percent in 1970. The self-employed pay a rate equal to 1½ times the employee rate.

The Armed Forces plan and a few State and local plans are noncontributory, but the other Government programs require employee contributions (railroad retirement, 6.25 percent; civil service, 6 percent).

**Funding.**—In all pension plans, benefit expenditures are low at first and rise gradually as the pension rolls grow. Arrangements for currently setting aside amounts to cover part or all of the accruing liabilities before benefits must be paid are called "funding."

What constitutes an "actuarially sound" funding plan is debatable. Strictly, a fully funded plan is one with deposits large enough so that, if at any given cut-off date no further deposits were made, the plan could continue to honor all obligations based on service up to such date. Thus all those who had retired would continue to get their benefits, and many who had not yet retired would get benefits as they became eligible. This definition would require deposits to have been made for all past-ser-



vice credits and to be made currently for all present service. Relatively few workers today are covered by plans that would meet such a test of liquidation. Many plans do not contemplate ever being in this position, while others that do, by and large, have not yet accumulated the sums needed to fund all past-service credits.

Another test of actuarial soundness is to fund the plan so that enough has accumulated by the time of retirement to provide each participant with the contemplated retirement income. This test can be met even though past-service credits have not been fully funded; under it, the continued operation of the plan may be necessary to meet the obligations to those who have not yet retired, but in the event of liquidation those already on the rolls would continue to get their benefits.

Another test, less stringent and depending even more on continued operation of the plan, is one usually applied to OASI and other Government plans—will the income to the fund over all future years be enough to meet the benefit obligations as they arise? Thus the tax schedule in OASI is designed to make the system entirely self-supporting but does not contemplate full funding. This test can be met even though past-service credits are never funded, if in the future, instead of such funding, amounts are made available equal to the interest that would have been earned by deposits for past-service credits. Liquidation under such financing and the failure to make such payments in lieu of interest could mean the termination or reduction of payments to retired persons as well as the failure to honor obligations to those not yet retired. Although proper for a public program whose continuance may be assumed, this test is not appropriate for any but the largest and most stable private companies.

Most plans have some funding arrangement, although many would not meet any of the tests of actuarial soundness suggested. Those plans that have no funding and meet all benefit payments out of current revenues are often called "pay-as-you-go" plans. Whether a plan is in fact

actuarially sound depends also on the assumptions used in the estimates, for wide variations in cost estimates result from different assumptions on turn-over, mortality, retirement rate, interest rate, and other cost factors.

Some reserve funds are large and are continuing to grow. At the end of 1951, there was over \$15 billion in the OASI fund, \$2.5 billion in the railroad retirement fund, and \$5 billion in the civil-service retirement fund. These amounts, however, represented only a fraction of the accumulated liability of the plans. The reserves of all the private plans total about \$12 billion.

**Taxation of industrial plans.**—Since the establishment of pension funds, employer contributions under industrial plans have been considered properly deductible from income for tax purposes. The Internal Revenue Code in section 165(a) makes the income to certain pension trusts tax-exempt; it also provides that employer contributions under a plan meeting requirements of section 165(a) are deductible as business expense. That section requires that the plan must be for the exclusive benefit of employees and their beneficiaries, and neither its principal nor income can be diverted to other purposes. It must be formal and communicated to the employees, intended as a permanent plan, and bona fide—not a subterfuge for distributing profits to stockholders; it must not discriminate in favor of officers and highly paid or supervisory employees.

**Permanent and total disability.**—Many workers are retired prematurely because of disability, and some private plans—generally the self-insured plans of large firms—pay permanent and total disability benefits. In most plans, a disabled worker must rely on the early retirement provisions. Where special provision is made for such workers, benefits are usually conditioned on long service (15 years or more), attainment of a specified age (usually 55), or both. Most plans recently negotiated in the mass-production industries have permanent and total disability provisions.

OASI does not provide for permanent and total disability and has no early retirement provisions. All other

Federal and most State and local retirement plans make special provision for such disability.

**Deferred profit-sharing plans.**—Profit-sharing plans under which benefits are deferred until retirement or attainment of a given age are a form of pension. No particular benefit amount is guaranteed; the payment is based on the company's profit experience and the worker's length of service and earning level. Since past service is not recognized, they do little for those in the older ages when the plan is begun. Such a plan is unsatisfactory as a complete substitute for a regular pension plan. This particular approach does have advantages for the employer—commitments are tailored to what the company can afford. A combined pension and profit-sharing plan has attractions; a pension can be guaranteed and past-service credits granted through the regular retirement system, while more liberal benefits for current service depend on the success of the individual enterprise. In 1951 over 3,000 deferred profit-sharing plans and 14,000 retirement plans were in operation.

### **Other Income-Maintenance Methods**

**Public assistance.**—Public assistance is designed to provide income to needy persons to help them obtain the essentials of living. Old-age assistance is the chief type of aid for aged needy persons, but some older persons get aid to the permanently and totally disabled, aid to the blind, or general assistance. Federal grants to the States help them finance the categorical assistance programs, but general assistance is solely the responsibility of the States and localities.

In determining eligibility and amount of assistance, the State sets a standard for determining need that includes such basic requirements as food, shelter, clothing, utilities, and household operating expenses and special requirements for nursing, home care, or medical services. The difference between the individual's income and the total cost of the essential items is commonly taken to represent the amount of need. In some States the payment may equal

the amount needed; others limit the maximum monthly amount a recipient may get. When appropriations are insufficient for payments to all eligible persons, States usually make percentage cuts in the amounts.

Except in aid to the blind, Federal law requires States to consider all income and resources of the recipient. State provisions vary on the amount and kinds of property a recipient may have, as well as on policies evaluating his resources.

Since October 1952, the Federal share of old-age assistance costs has been four-fifths of the first \$25 of the average payment and half the balance up to a maximum of \$55 monthly for an individual; the total must include payments for medical care made to or for the recipient.

About 2.7 million persons were receiving old-age assistance at the end of 1951; the average payment in December 1951 was \$44.54 for the Nation and ranged from \$70.91 to \$18.68 among the States.

**Veterans' programs.**—Only about 300,000 persons over 65 now get payments under the veterans' programs; these payments may become a significant source of income for the aged, as most surviving World War I veterans will be 65 within the next few years. At age 65, almost any veteran can meet the disability test for a non-service-connected pension—10-percent disability; he then gets \$75 a month for any year in which his income is \$1,400 or less, or \$2,700 or less if he is married.

### **Areas of Agreement**

A constructive pattern of meeting income-maintenance needs for the aged is beginning to emerge—one that has the support of responsible spokesmen for industry, labor, and Government and of professional and expert opinion, though the broad area of agreement may be obscured by differences on special aspects of the pension problem.

I. The first principle of a constructive approach to the income maintenance needs of the aged is that there should be opportunity for productive employment for those who are able to and want to work.

Much of business and labor agree that employment of those of retire-

ment age who can and want to work will reduce pension costs and in full-employment periods will increase the total national product. Some disagree, however, on the application of this principle—chiefly on whether the employing organizations should follow a policy of compulsory retirement at a fixed age.

To increase job opportunities for those past 65 the fixed retirement age need not be dropped entirely. The compulsory age can be raised somewhat above 65, and the voluntary age at which one can retire and receive full pension kept at 65. Moreover, retirement at a fixed age need not bar all employment. Experimentation and research are needed on reassigning workers to lighter jobs and part-time work. In our aging population the economy must be able to take advantage of the contributions of those unable to continue in their regular jobs but still ready and able to do other tasks.

The desirable goal of providing job opportunities for older workers must not be confused with the undesirable goal of forcing continued employment, in jobs beyond the worker's capacity, because of economic necessity. The economy loses when a worker hangs onto a job he cannot do adequately, and, more important, it is bad for the worker. The alternative to work should be retirement at a level of living acceptable to the individual so that freedom to choose work or retirement is meaningful.

II. There is widespread agreement that underlying anything the individual may do for himself or any arrangements made through collective bargaining or by an employer there should be a universally available public program directed to income maintenance for the aged.

This proposition is supported by both critics and defenders of the present public programs—those who want a program making a flat payment to all aged persons, a means-test program, the present type of program, or a modification of the present program. Recognition that society must take the fundamental responsibility is nearly universal, and the impracticality of relying solely on private pension plans or individual savings is generally conceded.

The drive to make universal the protection furnished through Government is strong. Industry, labor, and experts probably agree more on the desirability of extending OASI coverage than on any other issue connected with the system. The hearings on the 1950 amendments showed significantly congressional interest in extending OASI to groups showing a wish to be included.

III. There is widespread agreement that the means-test method is a less satisfactory way of providing income for retired persons than a non-means-test program and that the basic public program should, therefore, not include a test of need. There is also recognition, however, that assistance to the aged will continue to be required to meet needs not otherwise met.

A means-test program to replace OASI has had some support, though most informed opinion favors a non-means-test program with public assistance as a supplement.

Most persons prefer retirement pay because the assistance payment brings the individual only up to the minimum level of living defined in the program and is different from other income paid as a right in that it is not a reward for services, and also because the means test divides the community into the "haves" and the "have nots."

Yet it is generally conceded that any program not based on need will not be enough in some cases and will require supplementation through assistance. Even those who do not favor continuing Federal-State old-age assistance indefinitely recognize that assistance would have to be continued as a supplementary program on a State or local level.

IV. There is considerable agreement in this country on the desirability of relating retirement pay to previous earnings and on the desirability of having the fundamental public program contributory.

More agreement exists on the desirability of relating benefits to earnings in the basic public program than in certain private plans, since OASI covers persons of widely differing incomes. Opinions vary on the desirability of an employee contribution in private plans, but such a contribution



in OASI has both management and labor support.

A flat-benefit program can be on a contributory basis, but this approach has had little support in this country. The flat benefit is apt to be higher than the usual earnings of many persons in poorer communities or so low as to be relatively meaningless for middle-income and skilled workers. Old-age pension movements, such as Townsendism, support a system of flat payments unrelated to previous earnings and varying from year to year according to tax yields or the decision of Congress.

The noncontributory program gives less security than earned retirement pay; the amount of the payment would be dependent on current economic and political considerations. The lack of a proprietary right to a retirement benefit based on earnings and contributions makes the introduction of a means test possible in times of financial distress. In the public program the contribution strengthens the concept of earned right, and it makes it clear to the worker, and to others, that he has a say in the program's planning and in protecting it from undue liberalization or restriction.

V. *There is widespread acceptance of the idea that private pension plans are desirable as supplements to the public program.*

Regardless of the benefit level in the public program, it will be desirable in some occupations and industries to encourage people to stop work or shift to another occupation before age 65. Many companies will want to promote retirement of executive and supervisory personnel, or their shift to other jobs, by paying higher benefits than those under the general system.

Even with substantial liberalizations, OASI could probably not pay benefits high enough to satisfy the goals of the more successful companies or to make unions willing to drop pensions from collective bargaining.

Management set up its pension plans to attract and hold good employees and to make it easier to retire those likely to be unproductive. Some unions feel that the negotiated pension helps to keep members.

Labor, management, and experts agree that private pension plans have limitations. Each plan covers only a specific employer, industry, or group of employers within a locality. Because the employer may end the private plan or go out of business, such a plan does not offer the security of the public program. Funding in a way that permits increases in benefits as productivity rises is difficult. In some industries, adequate benefits clearly cannot be provided by private planning alone. Some companies fear the necessary long-range commitments. Certain types of plans can rob the worker of his independence by binding him to one company.

There are difficulties and dangers in both private and public plans, but they solve more problems than they create. A broad public retirement system, supplemented by private plans, will continue to get wide support. The question will be not so much whether we are for pensions or against them, but how we can plan for the security of aged persons in ways that minimize the disadvantages and promote freedom of action.

### *Economics of Pensions*

Economic security for the retired aged, as well as for all of us, depends on industry's success in producing an increasing flow of goods and services. But besides a high production level, some institutional arrangements for income maintenance such as pensions are needed to ensure that all have the continuing right to share in consumption after retirement. These basic factors are interacting—the production potential establishes the outside limit in providing goods and services to consumers, but the nature of the income-maintenance arrangements can affect the level of production. In designing pension arrangements, then, their effect on total production should be weighed. Pensions may be justified as security measures even if they tend to depress the volume of production, but factors inhibiting production should be kept to a minimum and those favoring a large volume of goods and services promoted.

*Standard of living and number of retired aged.*—Perhaps the most fundamental economic question concern-

ing the growth of the aged population is whether the future flow of goods and services going to the retired aged will be so great that the gainfully employed will find it hard to produce enough both for this group and for themselves and their families.

The growing proportion of aged in the population will mean an increasing number of retired aged in relation to the number of gainfully employed. But persons over age 65 who are not now gainfully employed make up little more than 10 percent of the entire group not currently working. Although the percentage of retired older people among those not working will surely grow in the next 25 years, the ratio of all persons not gainfully employed to those gainfully employed in 1975 will be about the same as it is today. Moreover, each worker will be able to produce more.

If our economic progress continues, our standard of living is not threatened by the growing number of retired aged.

*Size of pension commitments.*—Estimates were made not only of the number of aged persons in 1975 but of the national income in that year. It is estimated that the kind of retirement systems that are now developing—both public and private—will pay benefits in 1975 amounting to about 1.6 percent of the national income in terms of constant purchasing power, or about 3.7 percent of the national income if pensions are increased to take into account rises in living standards.

*Effect of pension arrangements on volume of production.*—Though no quantitative measurement is possible, it is a fact that certain plans may affect adversely the employment of older workers and the mobility of labor. If pension arrangements discourage the employment of older workers and so reduce the total number of workers, there can be a decrease in production attributable to pensions.

The extent to which private pension plans discourage hiring of older workers may depend on whether the workers bring retirement rights with them to new jobs. Since all industrial workers now have substantial retirement rights under OASI, the lack of early vesting in many private plans

probably has less effect than it otherwise would have. It would be useful to study private-plan operations to find out how to eliminate factors affecting adversely the employment of these workers.

It would also be desirable to know the extent to which private-pension plans cause employers to retire those who are able to work and workers to choose to retire though employers are willing to keep them on.

Public-plan experience so far shows that workers generally prefer to continue to work, even with retirement benefits available. The retirement test has not, apparently, made any significant number of people forego employment to secure benefits.

Pension arrangements also affect production adversely if they inhibit a desirable degree of mobility in the labor force. New industries are developed only with the help of workers from older industries. Workers should be encouraged to try better jobs at which they may be more productive.

Those private plans without vesting privileges penalize the worker who leaves his job. The degree to which such plans inhibit mobility of workers is affected by the adequacy of the public plan and the amount of protection the supplementary program gives. Under present circumstances, since the public pension will supply half to three-fourths of the retirement income for hourly workers in mass-production industries, the effect of nonvesting on workers' mobility is weakened. Pensions plus other factors may, however, affect the willingness of older workers to change jobs. Research is needed to discover the extent to which this is true in private and public plans.

In some respects, pension plans have a favorable effect on production. Insofar as they result in a net increase in savings they may increase productive capacity. They may also improve industrial leadership by making it possible to promote young executives. Properly designed plans encourage risk-taking by the self-employed and by workers that may result in the development of new enterprises and better placement of workers. Insofar as pensions give a large part of the consuming public a

regular income, they have a steady-effect on demand.

On balance, pensions are likely to have a favorable rather than adverse effect on production.

*Effect on the community's burden in caring for the aged.*—Even without organized pension plans, most workers retiring in the future would obtain at least a minimum level of living—to a considerable extent from relatives or the community through public assistance. More of the future retirants, however, will have a better-than-minimum level of living because of pension plans. The increased flow of goods and services to the retired aged, attributable to pensions, would not add to the community burden unless others would, for that reason, have to limit their consumption. To the extent that (1) the greater flow of goods and services comes from increased production brought about by the pension arrangements, and (2) the pensions have been paid for by direct or indirect contributions of the pensioners, there is no added community burden.

*Problems of fund accumulation.*—In private pension plans, for the next few decades, payments to pensioners will be a small proportion of what is set aside to cover future payments. Ultimately, payments to those retired will exceed the amount set aside for current workers (the difference being made up by earnings on the accumulated fund). Reasonable estimates of the rate of private-fund accumulation are hard to make because of the many uncertain factors. On the basis of 1951 prices, the average yearly increase in private-pension funds in the next 10 years may be about \$2 billion. With interest, this increase would mean aggregate reserves of \$33-39 billion a decade in the future (present reserves are about \$12 billion).

Under the present tax schedule, excess of income over outgo in OASI will average an additional \$2 billion a year for the next 10 years; other Government programs will average about \$1 billion a year.

During inflation this fund accumulation has been convenient; it would not be so in deflationary periods. The impact of these funds in a deflationary situation merits study. The

effect of \$5 billion in new funds on the capital market should also be explored; we are now lacking much of the basic information needed for analysis. The following questions in this area need study:

1. Will pension funds continue to be invested in Government and industrial bonds to the same extent as at present, or will a larger proportion be invested in equities?
2. What will be the effect of fund accumulation on the interest rate?
3. Will the investment policies of the trustee plans have a stabilizing effect on the stock market?
4. What will be the effect of a rising level of living, and possibly rising prices as well, on the contribution which the present type of funding can make to the financing of future benefits?

### Major Policy Questions

Several major questions of public policy need more research and consideration before intelligent action can be taken. Policy formation cannot, however, always await the completion of research, and some solutions hinge largely on value judgments that can be made now. In some areas action should be taken immediately.

*Veterans' program and social security.*—A major question of public policy is the extent to which the 19 million veterans are to be granted special benefits in addition to the protection they share with others under social security. The issue is primarily whether aged veterans will be granted a general pension regardless of other income or service-connected disabilities.

The program for service-connected disabilities is widely accepted. Even the present type of program for non-service-connected cases may not be too costly if the availability of other types of protection is considered in future modifications. If the present income tests and benefit levels are kept in the veterans' program and OASI is liberalized as community living standards rise, many veterans would have from other sources the minimum level of living now guaranteed and so would not be eligible for the special veterans' benefits. If, however, in planning the non-ser-



vice-connected pensions, it is not recognized that most of the same people will be entitled to OASI benefits and that many will be working after age 65, high costs will result.

**OASI and the other Government programs.**—The various public programs for special groups are designed not as supplements to OASI but as if the benefit paid by the special system were the only one the individual receives. Because many workers move from one job to another, some may not qualify under any system and others will receive benefits from more than one system. This type of duplication of benefits is inequitable and results in higher than necessary costs.

Various groups are studying the relationship of OASI to the other public programs. During 1952 a special joint congressional committee was concerned with the relationship of the railroad retirement program to OASI, where some coordination has already been achieved; Public Law 555 provided, in part, for a Government study of the interrelationship of Federal employee pension programs and OASI; the Senate Finance Committee has indicated that it will hold hearings early in 1953 on the relationship of State and local government systems to OASI.

**Private plans and the basic public program.**—Since pension plans in private industry and the nonprofit area are designed to supplement OASI, their character is greatly influenced by the nature of that system.

OASI is geared not to a budget concept of minimum subsistence, as is the British system, but rather to individual circumstances. It pays to many of those under the system only part time less than public assistance would pay; to the earner of minimum or near-minimum wages who is under the system full time, it aims to pay amounts that make assistance unnecessary except in special need; to the worker with higher wages, it will pay benefits somewhat above the assistance level in most States.

How reasonable is it to pay benefits below subsistence to many who spend only part of their working lives under the program? People spend less than full time under OASI for varied reasons. It seems reasonable

that women who leave covered employment because they do not work after marriage and workers who shift to noncovered employment should get lower retirement benefits than full-time workers in covered employment who contribute most of their working lives. A worker whose benefit is reduced because of his disability is in a different category; Congress has indicated its intention of considering this question in 1953. The present formula is also harsh on the worker with involuntary unemployment; a solution would be to pay full-rate benefits to those in the system 30 out of the possible 45 working years between age 20 and 65, with reductions only for those with less than 30 years. A worker might then be able to get maximum benefits even if he were out of the system for part of his working life.

There is little quarrel with the idea of paying the minimum wage worker an amount at least equal to a low subsistence level if he is under the program full time. Labor, management, and experts also agree that benefits should vary with wages and that those who earn more than minimum wages should receive more. But how much more? Should the second step in the benefit formula remain at 15 percent or be raised to 20 or 25 percent? Should only the first \$3,600 of annual earnings be counted as at present, or should the maximum amount be raised? Should the weighted part of the formula be applied to more of the average monthly wage? It is unlikely that benefits for workers with above-minimum wages would be made high enough to be considered sufficient retirement income for themselves. The issue that concerns the relationship of OASI and the private supplementary plans is therefore one of degree.

Decisions on such points regarding OASI will affect substantially the character of the job the private-pension movement is to do. If OASI is improved for workers with above-minimum wages, the standards for total retirement income will be raised and the goals of joint OASI and private supplementary plans enlarged. Eventually, too, private-plan sponsors may want to put less money into pensions and more into disability

benefits or health protection if the public pension program is improved and arrangements for health and disability are inadequate.

Pensions provided may be too high, of course, when considered in the light of other things people want to do with their money. Coverage is usually mandatory. The necessity of setting aside funds for pensions limits the amount the individual has to spend as he wishes. In a free economy such limitations should be approached with caution. The task is to leave as high a proportion of income as is compatible with adequate social protection to the individual's free choice.

The dynamic character of the pension problem resulting from price, wage, and standard-of-living changes is also an important factor in determining the relationship between OASI and the other programs. If OASI benefits are raised as wages rise, then the need to adjust for economic change is much reduced for private plans.

Only a little more than 5 percent of the 9 million aged not now working are getting private pensions or are the wives of persons getting such pensions. Thus a public program planned on the assumption that most people will also have protection under supplementary plans has not been possible, nor is it likely to be. In 10 years, the 5-percent figure might reach 10 or 15 percent; in 25 years, perhaps 20-25 percent. Translation of pension coverage into pension payments takes time, and even in the future coverage under private plans will continue to be limited.

Private-plan protection should be extended and improved; nevertheless, the OASI benefit must be set in recognition of the fact that in the foreseeable future it will be the only form of regular retirement pay for most retired workers, their wives, and aged widows.

**Public assistance.**—Public assistance is the residual method of meeting income needs of the aged. To the extent that retirement systems, veterans' programs, individual savings, and help from relatives do not meet need, public assistance must pay enough to bring the individual up to the minimum level of living consid-

ered acceptable by the community. The future of public assistance depends, then, on how far other arrangements (chiefly OASI) meet total need.

Among the important factors would be extension of OASI coverage to persons who have no organized retirement protection, adjustment of benefits to price levels (though not necessarily automatically), coordination of OASI and other public systems, and adjustment of the benefit formula to allow for periods of disability and unemployment. The political power of the aged may also be a factor; in some States the amount of assistance may remain high even though other arrangements are reasonably satisfactory. Unless there is a basic change in OASI, the immaturity of the various retirement systems will cause assistance to remain large for some time to come.

*Problem of immaturity.*—Substantial coverage under private plans is new. The fact that only about 5 percent of the retired group over 65 are drawing pensions is a problem of this immaturity—resulting from the inability of private plans to do anything for those already retired when the plan started.

The public programs are more mature and consequently are paying pensions to about half of those over 65 not getting income currently from work. Under present arrangements, the percentage of aged persons eligible for pensions from the public programs will continue to grow. It would be made larger by universal coverage under OASI, by coordination between OASI and the other systems, and by the exclusion of periods of disability from eligibility determinations in OASI. However, those who have stopped work and are not now eligible will not ever qualify so long as eligibility is based on work in covered employment; as a result, they must continue to be cared for in part through public assistance or by friends or relatives, since few of them can support themselves for their life expectancy.

Some persons advocate maturing the OASI program immediately. They argue that it is inequitable to exclude any aged person from OASI because his participation, or that of the one

on whose earnings a widow was dependent, took place before the program began or because his occupation was excluded at the time he worked. They favor establishing universal coverage for current workers and at the same time paying all the retired aged a minimum OASI benefit, whether or not the wage earner had a current attachment to the labor force.

Those who argue for maturing OASI immediately hold that the liberal treatment of some of the present aged, under the recent amendments, makes the exclusion of those who do not qualify all the more inequitable; they favor, in effect, granting past service credits to all the present aged. There is, however, no general agreement on this point. It would be the first time eligibility for benefits was not related to wages and contributions and might have a serious impact on the public concept of the program.

The principles of the system could, of course, be the same for those reaching 65 a generation from now regardless of what is done about the present aged. The question raised by proposals for covering all the aged now, however, is whether a wage-related contributory system could be preserved for the long run if large numbers of persons in the early years of the program were paid flat-rate benefits without establishing eligibility on the basis of a contribution or a work record.

Under most plans for paying benefits to all the present aged, the Federal Government would withdraw entirely from old-age assistance. In some proposals the Federal Government would pay from general taxation the cost of the OASI benefits going to noncontributors. State reaction to the situation that would result, if OASI were immediately matured and Federal support for old-age assistance withdrawn, would depend on the amount of the minimum Federal benefit. The amount must be high enough to reduce substantially the need for assistance, yet must not be too high or it would threaten the existence of the contributory program. The basic OASI payment would probably not be enough to meet need, and without the inducement of Federal matching some

States undoubtedly would reduce what they now put into old-age assistance. Some States, moreover, in the absence of Federal standards, might turn in the direction of the practices of the old poor law; others might remove the test of need, transforming their old-age assistance programs into universal flat pension plans and adding greatly to the cost of caring for the retired aged.

The Federal matching offer in old-age assistance is now a maximum of \$35 a month. If all the retired aged over 65 were guaranteed this amount, it would cost an additional \$1.4 billion in 1953. This figure takes into account the cost of raising to \$35 those OASI and old-age assistance payments now less than \$35 and paying \$35 to all those receiving neither OASI nor old-age assistance.

*Universal pay-as-you-go system.*—If the present aged were blanketed into OASI, financing methods should be reexamined. Pay-as-you-go financing would then be a realistic alternative to the present approach.

Whether desirable or not, pay-as-you-go financing is hardly possible if the program is not substantially mature. This system of financing applied to the present immature program would require present contribution rates to be cut one-third; later the rates might have to be three times those now being charged, since benefit costs will rise at least until the end of the century.

Pay-as-you-go financing would operate in general in this way—a given percent of covered earnings is collected now from current earners and their employers, and possibly from the Government, and apportioned among the present retired group. The current earners, in turn, can expect a given percent of future earnings when they retire. In a successful economy, the pensioners share in the gain; in the event of a general decline in the level of living, pensions drop as well as the income going to other groups. A contingency fund could be used, however, to prevent the need for benefit reductions in periods of unemployment; the financing might well be designed to balance over the business cycle. The aging of the population presents a special problem for pay-as-you-go financing. Be-



cause in the future, there will be more aged persons, relative to workers, than there are now (assuming other factors stay the same), it will take a larger percentage of payroll to supply the same level of benefits. Moreover, under pay-as-you-go financing contributors lose the advantage of interest, so that it is usually considered desirable to have a Government contribution make up for this factor. On the other hand, it is possible that future benefit liberalizations based on increasing productivity would more than make up for the interest factor.

Though there are enough apparent advantages in this approach to merit careful study, it could result in less security to the potential beneficiary.

*Protection for the permanently and totally disabled.*—Retirement pay is important not only for those 65 and over but for all persons who are more or less permanently out of the labor market. The most serious gap in this respect is the failure of present arrangements to give adequate protection to workers who are out of the labor market because of permanent and total disability.

Of all risks to economic security, total disability is perhaps the most devastating. Disability is more of an economic burden than old age, for it may come when children are not yet grown and the responsibility for their support is greatest. It adds a dependent who may need special care and incur extra expenses.

Adequate protection for permanent and total disability is not now available. Costs of individual insurance against this risk are too high for many. The protection offered under private-pension plans is often just the actuarially discounted retirement benefit. Workmen's compensation applies only to work-connected disability and seldom assures an income for the entire disability period.

Rehabilitation, where it is possible, is the least costly method of providing for disabled persons and the most satisfactory for the individual. It is clear also that the disabled must have

financial support during rehabilitation—or for the rest of their lives if rehabilitation is not feasible.

The issue now is clearly one of method. Should the means test be retained for the disabled, or should their support be put on an insurance basis? One compromise approach to an insurance program is to design a plan with strict eligibility and benefit provisions to ensure that only persons with long records of employment become eligible for benefits, that the benefits are low in comparison with the accustomed standard of living of the individual, and that they are paid only after a long waiting period and after every effort at rehabilitation has been exhausted. Another possibility is to pay benefits only after attainment of a given age—50 or 55.

*Private plans and Government regulation.*—The growth of private pension plans has led to concern about their security. Can they continue in less favorable conditions? If not, will Government be under pressure to assume the obligations of some of them to protect the workers' expectations?

The private plan's continued existence does depend on its sponsor's financial position. Plans adopted in prosperity and under favorable tax conditions may be discontinued under less favorable circumstances. Even in good times, some plans are dropped. Individual businesses are continually being replaced, and whole industries become outmoded.

It is likely that the inability of any big collective-bargaining plan to continue would result in pressure for Government to assume the plan's liabilities. Some argue, therefore, that it would be desirable to require strict funding of private plans as a Federal tax-offset condition. Others hold that Government should offer to operate supplementary plans by allowing employers and employees to buy additional protection under the Government system on an actuarial basis and with all rights vested in the individual so that he would get some pro-

tection despite the failure of an individual business or the discontinuance of a plan.

Both suggestions require thorough study and discussion. Additional regulation of funding by Government would be complicated administratively. Criteria are hard to establish, and real control would involve the Government in a determination of the most likely assumptions for cost estimating. Protection supplementary to OASI, if sold by the Government, would follow the worker from job to job. Employers can, however, now buy such protection for their employees from insurance companies if they wish. The cost is high, but it would also be high if operated by the Government. No clear need for Government operation in this area has been shown.

Because of the interest in vesting provisions, it has sometimes been proposed that certain minimum vesting be required as a condition of plan approval for tax offset. This type of regulation should be approached with caution. In general, private-plan provisions should be left to individual decision and collective bargaining. Only by leaving individuals and groups free to experiment and to deviate from what is now considered desirable can the private plans pioneer in new fields and solve some of the problems raised in this report.

### Recommendations

To advance our factual knowledge in the area of pensions and to promote a satisfactory solution of the policy questions, three steps are recommended.

1. The establishment of a professional committee on research.
2. The establishment of an advisory commission that would make policy recommendations regarding the interrelationship of the various provisions for the income maintenance of the aged.
3. Provision for the collection of more complete and more representative data in the field of private pensions.

# Notes and Brief Reports

## State and Local Assistance Expenditures in Relation to Income Payments

In the fiscal year 1951-52, expenditures for public assistance from State and local funds in the continental United States amounted to \$1.3 billion, a decline of 2.1 percent from 1950-51. This decrease, coupled with a continued growth in income payments to individuals in all States, brought about a substantial reduction in the fiscal effort exerted by the States as a group to finance the non-

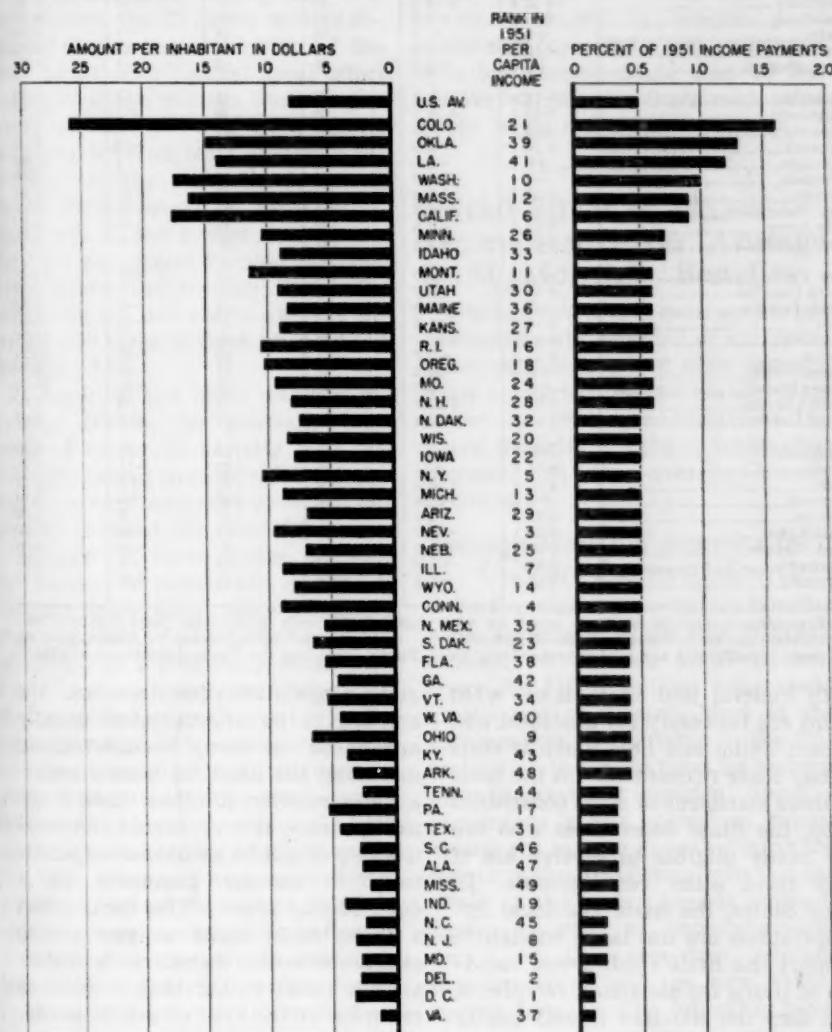
Federal share of public assistance costs. For the Nation as a whole, the percent of income payments required for public assistance—used here as a measure of fiscal effort—declined more than a seventh (from 0.59 percent to 0.51 percent) between 1950-51 and 1951-52.

Income payments to individuals rose 11.6 percent to a record-breaking high of \$243 billion in the 1951 calendar year, the latest 12 months for which data are available on a State basis. Every State shared in the increase from 1950. Thirty-one

of the 49 States fell within 3 percentage points of the increase for the Nation. More than 3 out of every 4 States had increases of 10 percent or more, with the largest in Arizona and South Carolina.

Although the national total of State and local assistance expenditures declined, more than half (27) of the States spent more in the fiscal year 1951-52 than they did in 1950-51. Increases of 10 percent or more took place in 11 States; four of them reported rises of more than 20 percent, with the largest increase (39.9 percent) in Kentucky. Many of the 22 States with diminishing public assistance costs are populous industrial States where the expansion of the old-age and survivors insurance program, particularly since the 1950 amendments, has reduced the need for public assistance for the aged. Among these States were California, New York, Pennsylvania, and Washington, where declines in State and local costs were substantial and had a large influence on the downward change from 1950-51 for the Nation as a whole. Declines of 10 percent or more occurred in six States. A distribution of the States by percentage changes in income payments and in State and local expenditures for assistance is shown below.

*Expenditures per inhabitant for public assistance payments from State and local funds (including vendor payments for medical care) in relation to income payments, by State, fiscal year 1951-52*



Percentage change	Number of States with specified percentage change in—		
	Income payments	State and local assistance expenditures	
		In-creases	De-creases
Total number of States.....	49	27	22
0-4.9.....	1	12	13
5-9.9.....	10	4	3
10-14.9.....	26	0	2
15-19.9.....	10	1	1
20 and over.....	2	4	3

As a result of the substantial gains in income payments and the declines or smaller increases in assistance expenditures, 40 of the 49 States exerted less fiscal effort in 1951-52 than in 1950-51. The proportion of income payments used for public assistance went up in six States—Georgia, Kentucky, Minnesota, South Dakota, Utah, and Vermont—and remained



unchanged in the District of Columbia, Iowa, and South Carolina. In the 40 States that exerted less fiscal effort in 1951-52, the decrease in the ratio of assistance expenditures to income payments ranged from 1 percent in Idaho to 38 percent in Arkansas. In six States—Arizona, Arkansas, Florida, Indiana, Pennsylvania, and Washington—the decline was more than a fifth. The distribution of States by percentage change from 1950-51 to 1951-52 in the proportion of income payments used for assistance was as follows:

Total number of States	49
Increases	6
No change	3
Decreases	40
Less than 5 percent	6
5-9 percent	10
10-14 percent	10
15-19 percent	8
20 percent and over	6

For all States combined, State and local expenditures for assistance in 1951-52 took about one-half of 1 percent of total income payments to individuals. The fiscal effort exerted by the individual States, however, varied widely from the national average. Colorado, Oklahoma, and Louisiana used more than 1 percent of their income payments for public assistance; at the other extreme, New Jersey, Maryland, Delaware, the District of Columbia, and Virginia used less than one-fifth of 1 percent. Twenty-nine of the States used from one-fifth to three-fifths of 1 percent of their income payments to pay public assistance costs. State ratios of assistance expenditures to income payments in 1951-52 were distributed as follows:

Total number of States	49
0.00-0.19 percent	5
0.20-0.39 percent	12
0.40-0.59 percent	17
0.60-0.79 percent	9
0.80-0.99 percent	3
1.00 percent and over	3

The States, of course, do not first decide just what percent of their income payments they wish to spend each year for public assistance and then fashion their public assistance programs accordingly. Ordinarily, the agency administering the program in the State determines, in accordance

**State and local expenditures for public assistance payments (including vendor payments for medical care) to individuals in relation to income payments and amount expended per inhabitant, by State, 1952<sup>1</sup>**

State	Percentage change in—		State and local expenditures for assistance			
	Income payments, 1951 from 1950	State and local expenditures for assistance, 1952 from 1951	As percent of income payments			Per in-1 inhabitant, 1952
			1951	1952	Percentage change, 1952 from 1951	
Continental United States <sup>2</sup> ..	+11.6	-2.1	0.59	0.51	-14	\$8.16
Alabama.....	+12.8	+2.2	.30	.28	-7	2.62
Arizona.....	+23.0	-17.5	.72	.48	-33	6.55
Arkansas.....	+11.8	-29.2	.58	.36	-38	3.37
California.....	+14.5	-2.1	1.07	.91	-15	17.63
Colorado.....	+16.3	+1.1	1.91	1.65	-14	25.84
Connecticut.....	+14.0	-3.6	.54	.46	-15	9.10
Delaware.....	+12.2	+3.9	.15	.14	-7	2.91
District of Columbia.....	+10.6	+13.3	.12	.12	0	3.46
Florida.....	+11.7	-12.6	.64	.42	-22	5.41
Georgia.....	+16.2	+28.1	.37	.41	+11	4.53
Idaho.....	+8.3	+3.3	.67	.66	-1	8.99
Illinois.....	+10.4	+10.1	.47	.46	-2	8.94
Indiana.....	+15.4	-13.2	.34	.25	-26	4.14
Iowa.....	+8.2	+6.8	.52	.52	0	7.95
Kansas.....	+10.8	+1.1	.68	.62	-9	9.11
Kentucky.....	+15.4	+39.9	.30	.37	+23	14.09
Louisiana.....	+10.4	+2.5	1.35	1.24	-8	8.44
Maine.....	+9.1	-7	.70	.64	-9	2.86
Maryland.....	+13.4	-6.9	.22	.18	-18	16.24
Massachusetts.....	+9.0	+6.9	.96	.93	-3	8.90
Michigan.....	+11.8	+1.1	.57	.51	-11	10.35
Minnesota.....	+10.6	+12.2	.69	.70	+1	2.09
Mississippi.....	+10.6	+2	.30	.27	-10	9.38
Missouri.....	+10.1	-4.0	.71	.62	-13	11.38
Montana.....	+8.9	-2.0	.71	.65	-8	7.09
Nebraska.....	+3.4	+1.9	.48	.47	-1	9.64
Nevada.....	+15.7	+1.8	.54	.48	-11	8.06
New Hampshire.....	+11.0	+10.3	.71	.68	-4	3.27
New Jersey.....	+13.2	-2.8	.22	.18	-18	5.54
New Mexico.....	+18.2	+7.8	.47	.43	-9	10.46
New York.....	+7.5	-4.0	.58	.51	-12	2.38
North Carolina.....	+11.9	+3.0	.25	.23	-8	7.43
North Dakota.....	+7.5	-4.8	.58	.53	-9	6.66
Ohio.....	+15.0	-1.3	.43	.37	-14	14.94
Oklahoma.....	+11.8	+10.7	1.28	1.26	-2	10.26
Oregon.....	+11.0	-2.6	.71	.62	-13	5.28
Pennsylvania.....	+8.7	-24.6	.46	.32	-30	10.52
Rhode Island.....	+8.6	-4.2	.71	.62	-13	2.92
South Carolina.....	+21.4	+20.6	.29	.29	0	6.49
South Dakota.....	+17.9	+26.4	.39	.42	+8	3.55
Tennessee.....	+10.9	-9.1	.41	.33	-19	4.46
Texas.....	+14.3	+1	.36	.32	-11	9.22
Utah.....	+15.1	+18.4	.63	.65	+3	5.30
Vermont.....	+9.4	+13.4	.39	.40	+3	1.28
Virginia.....	+15.3	-2.1	.12	.11	-8	17.46
Washington.....	+10.1	-29.5	1.54	.99	-36	4.38
West Virginia.....	+10.7	-6.9	.44	.37	-16	8.49
Wisconsin.....	+13.7	+9.2	.55	.53	-4	7.97
Wyoming.....	+14.9	-4.4	.56	.46	-18	

<sup>1</sup> Expenditures exclude amounts spent for administration and are for fiscal years 1950-51 and 1951-52; these expenditures are related respectively to

income payments for calendar years 1950 and 1951. <sup>2</sup> Data on per capita income for Alaska, Hawaii, Puerto Rico, and the Virgin Islands not available.

with Federal and State laws, what items are necessary for healthful and decent living and how much it costs to buy these necessities. On the basis of these standards of what constitutes need, the State determines who are the needy eligible to receive aid if they meet other requirements. In some States, the State and local appropriations are not large enough to support the State's minimum standard of living for assistance recipients, and then the standard is only partly

met. Legislative decisions on the amount to be appropriated usually are based on many considerations, including the need for public assistance in relation to other State functions; rarely, if ever, would the relationship of public assistance expenditures to income payments be a determining factor. The fiscal effort a State must make to pay public assistance costs, therefore, is ordinarily a result rather than a decisive criterion of the kind of public assist-

ance program the State chooses to administer and finance.

A State that spends a comparatively large amount per inhabitant for public assistance ordinarily uses a relatively large percent of its income payments to support the program. There is a fairly high correlation between the ranking of States in amount spent per inhabitant for public assistance from State and local funds and percent of income used (chart 1). There is little correlation, however, between the fiscal ability of the States—as measured by per capita income—and the fiscal effort they expend for assistance programs. The 24 States with fiscal effort above the median were divided almost evenly between those with above-average and those with below-average fiscal capacity. Of the 12 States with highest fiscal effort, only four were among the 12 States with highest per capita income; seven of the other eight with highest fiscal effort were below the median State in per capita income, and two were among the 12 States with least economic resources. On the other hand, among the 12 States lowest in fiscal effort, four were in the lowest 12 with respect to per capita income and two were below the median State; the remaining six had above-average incomes, and three of them were among the top 12.

In many of the more wealthy industrial States, the generally high level of economic activity plus the ever-increasing expansion of old-age and survivors insurance coverage has greatly reduced the need for public assistance. In these States, because the percent of population in need is comparatively small, high assistance standards can be maintained with expenditure of a relatively small percent of income payments. In contrast, States with the lowest per capita income, where need is widespread, must use an unusually large percent of their income for public assistance if they wish to maintain relatively high assistance standards. As evidence of this fact, the two low-income States that rank among the highest States in public assistance expenditures finance their programs only with extraordinary fiscal effort. The proportion of income payments used for public as-

sistance in Louisiana and Oklahoma is almost two and one-half times the national average and four or more times that in other States with comparably low per capita incomes.

Caution should be used in making interstate comparisons of fiscal effort on the basis of the percent of income payments spent for public assistance. It is a safe assumption that States with low fiscal capacity and a high percent of income being used for public assistance are administering programs that demand fiscal effort out of the ordinary. It cannot be assumed, however, that States necessarily are making relatively little effort to support the programs, if, in comparison with other States, they use a small percent of income payments for public assistance and have small resources. Three dollars spent for public assistance out of every \$1,000 in income payments may represent a greater burden in a low-income State than \$5 out of every \$1,000 in a State with relatively large resources.

### Initial Effect of 1952 Amendments on Average OASI Monthly Benefits

Comparison of the data on benefit amounts newly awarded or currently being paid before and after benefits were converted to the higher rates under the 1952 amendments to the Social Security Act shows substantial increases in the average benefit amounts.

#### Average Monthly Benefits in Current-Payment Status

On September 30, monthly benefits were being paid at the rate of \$193.7 million, an increase of 17 percent from the \$166.0 million being paid at the end of August. Most of the increase was attributable to the liberalization in benefit rates for persons already receiving benefits. About 4 percentage points, however, represented the normal growth during the month in the beneficiary rolls and the effect of the higher benefit amounts newly awarded in September—the result of the new-start average monthly wage and the new (1952) benefit formula. The following tabu-

lation shows a comparison of the average monthly amounts paid for September with those for August, by type of benefit.

Type of benefit	Average monthly amount in current-payment status		Percentage increase
	August 31	September 30	
Old-age.....	\$42.36	\$48.79	15
Wife's or husband's.....	22.96	25.72	12
Child's (retired worker's).....	13.24	14.26	8
Child's (survivor).....	27.83	31.02	11
Widow's or widower's.....	35.93	40.65	13
Mother's.....	33.01	36.32	11
Parent's.....	36.55	41.23	13

For old-age beneficiaries already on the rolls, there were increases of 14 percent for benefits computed originally by use of the conversion table and 7½ percent for the relatively few benefits computed originally under the 1950 formula. The increase, for old-age benefits computed originally by use of the conversion table, amounted to 25 percent for a \$20 benefit, 20 percent for a \$25 benefit, and 12½ percent for a benefit of \$40 or more. For old-age benefits computed originally by use of the 1950 formula, the increase was 10 percent for benefits less than \$50, except for those at the \$20–25 minimums, and ranged from 10 percent for a \$50 benefit down to 6¼ percent for an \$80 benefit. The over-all increase of 15 percent reflects the higher rates of benefits newly awarded in September, in addition to the increases for beneficiaries already on the rolls.

The percentage increase for wife's benefits was smaller than that for old-age benefits. Award data have consistently shown that the average old-age benefit amount awarded to retired married men exceeded the corresponding average amount awarded to nonmarried men and to women. The liberalization in old-age benefits, as measured in dollars, becomes proportionately smaller for successively larger benefit amounts.

Another factor that held down the increase in wife's or husband's benefits, and also in child's (retired worker's) benefits, was the limitation imposed by the maximum family benefit provisions. For some retired-



worker families, the increase in the old-age insurance benefit was in itself larger than the total increase permissible under the maximum provisions. In the absence of a special provision, it would therefore have been necessary to reduce the dependent's benefits. The 1952 amendments made such a provision, setting as a special maximum for these families the previous maximum applicable to the family plus the amount of the increase in the old-age benefit. Accordingly, in these families, there was no increase in the dependent's benefits. In other retired-worker families, dependent's benefits were increased less than the full amount so that the maximum amount payable to the family would not be exceeded.

The probability that the family maximum provisions will be operative in retired-worker families is greater under the 1952 amendments than under the 1950 amendments. The reason is that these provisions now may affect family units consisting of only a retired worker and his wife or child; formerly the smallest unit that they affected was a retired worker and two dependents. Furthermore, for families consisting of a retired worker and two dependents, the range of primary insurance amounts within which the dependent's benefits are reduced because of the maximum provisions is now somewhat larger than under the 1950 amendments.

The smallest proportionate increase (8 percent) in the average benefit was in the group made up of children of retired workers; for wife's or husband's benefits the increase was 12 percent. Although the maximum family benefit provisions affected both types of benefits similarly, a larger proportion of the child's (retired worker's) benefits were reduced because of those provisions. In addition, proportionately more children than wives failed to receive any increase because of the special maximum provision in the 1952 amendments.

Next to child's (retired worker's) benefits, the smallest proportionate increases (11 percent) in average benefits were in the child's (survivor) and in the widowed mother's

benefit groups. The increases for these groups were also held down by the operation of the maximum family benefit provisions. These provisions are more likely to be operative in survivor families under the 1952 amendments than under the 1950 amendments, since now they may affect a family unit consisting of only a mother and one child; formerly the smallest family unit affected was a mother and two children.

Moreover, for family units of three or four children or of a mother and two children, the range of primary insurance amounts within which the family maximum provisions operate is now slightly larger than it was. In addition, for mothers or children in family units affected by the family maximum under the 1950 amendments (with benefits computed originally by use of the conversion table), the increases in the individual benefits were limited by the amount of the increase in the family maximum. Since increases in the maximum family amounts are proportionately smaller than increases in the corresponding primary insurance amounts, except at the upper end of the range, this limitation partly accounted for the smaller percentage increases in mother's and in child's benefits.

Primary insurance amounts of \$20.00-40.00 that were being paid under the 1950 amendments, for example, were increased by \$5.00 or 25-12½ percent. The increases in the corresponding family maximum amounts were smaller percentage-wise; the largest increase was 12½ percent for a family maximum corresponding to a \$20.00 primary amount, and the smallest was 1.8 percent for a family maximum corresponding to a primary amount of \$39.80. Similarly, primary insurance amounts of \$40.00-63.40 were increased 12½ percent. Rises in corresponding family maximum amounts were as low as 1.7 percent for a family maximum corresponding to a \$40.80 primary amount; the greatest increase was 11.5 percent for a family maximum corresponding to a \$63.40 primary amount. Only for primary insurance amounts of \$63.50-68.50, which increased by 12½ per-

cent, was an equal percentage increase made in the corresponding maximum family benefits.

The percentage increases (13 percent) in widow's or widower's and in parent's average benefits were larger than for any other type except old-age. The full effect of the higher benefits provided by the 1952 amendments was reflected in the average widow's benefit. Since, in virtually all cases involving a widow's benefit, the beneficiary family unit consisted of the aged widow alone, the family maximum provisions did not become operative. Under the 1952 amendments, for the first time, the maximum family benefit provisions affect beneficiary families consisting of two parents. The number of 2-parent families so affected was small, however, and the increase in the average benefit was not held down appreciably by the family maximum provisions.

### Average Monthly Benefits Awarded

The following tabulation presents a comparison, by type of benefit, of the average monthly amount for new awards processed during January-November 1952, under the 1950 and the 1952 amendments.

Type of benefit	Average monthly amount newly awarded in January-November 1952		Percentage increase <sup>1</sup>
	Under 1950 amendments	Under 1952 amendments	
Old-age.....	\$39.65	\$58.88	49
Wife's or husband's.....	21.57	30.21	40
Child's (retired worker's).....	12.57	20.29	61
Child's (survivor).....	25.59	32.55	27
Widow's or widower's.....	35.07	40.82	16
Mother's.....	33.00	42.01	27
Parent's.....	35.89	43.20	20

<sup>1</sup> Reflects the composite effect of the larger proportion of new-formula benefits awarded under the 1952 amendments and the higher benefit rates payable under these amendments.

<sup>2</sup> Distribution by type of claim partly estimated.

The most significant observation to be made from the comparison is the markedly higher proportionate increase in the average benefit awarded for retirement claims in comparison with survivor claims. The average old-age benefit awarded

under the 1952 amendments reflects the combined effect of two factors. First, persons whose benefits were computed under the new formula that uses only earnings after 1950 have, on the whole, substantially higher average monthly wages than do persons whose benefits were determined by applying the 1939 formula to earnings after 1936 and increasing the result through use of the conversion table. The estimated average monthly benefit for old-age benefits awarded in this period under the 1952 amendments to persons eligible under the new formula provisions was about \$66, in contrast to an average of about \$42 for benefits computed through use of the conversion table. Second, the awards under the 1952 amendments made to persons who qualified for new formula benefits were roughly twice as numerous as awards of conversion table benefits. (Relatively few new formula benefits were awarded under the 1950 amendments.)

In survivor claims, the percentage increase in the average benefit awarded under the 1952 amendments from the average awarded under the 1950 amendments was less than the increase for retirement claims. The difference resulted chiefly from the fact that, with respect to awards made under the 1952 amendments, the primary insurance amount was computed by use of the conversion table in a larger proportion of survivor than of retirement claims.

The larger proportion of conversion-table benefits was due to (1) the usual delays in filing claims after death and the normal administrative processing time coupled with the relatively short period in which death must have occurred in order that the new formula could be used, and (2) for widow's, widower's, and parent's benefits, the presence of many cases where the beneficiary only currently met the age requirement for entitlement to monthly benefits even though the wage earner died before April 1952. In case of death before April 1952, it was impossible for the wage earner to have acquired the 6 quarters of coverage after 1950 necessary to permit a new-formula benefit computation.

The emergence of this benefit pat-

**Table 1.—Average monthly amount of benefits in current-payment status, by type of benefit, end of September, October, and November 1952**

Type of benefit	Average monthly amount in current-payment status on—			Amount of increase, November 30 from September 30
	Sept. 30	Oct. 31	Nov. 30	
Old-age.....	\$48.79	\$49.01	\$49.12	\$0.33
Wife's or husband's.....	25.72	25.86	25.92	0.20
Child's (retired worker's).....	14.26	14.47	14.62	0.36
Child's (survivor).....	31.02	31.15	31.23	0.21
Widow's or widower's.....	40.65	40.66	40.66	0.01
Mother's.....	36.52	36.40	36.08	-0.44
Parent's.....	41.23	41.26	41.29	0.06

<sup>1</sup> Distribution by type of claim partly estimated.

tern was anticipated, and plans were made for the further identification of benefit awards so that data may be obtained on age, sex, and size-of-benefit distributions for new-formula and conversion-table beneficiaries separately. A summary of those results will appear in an early issue of the BULLETIN.

### Trend Since Conversion

Table 1 shows a comparison of average monthly benefits in current-payment status at the end of September, October, and November, by type of benefit. The increase in the average old-age benefit in current-payment status was caused primarily by the large number of new-formula awards during October and November. Of the 118,000 old-age benefits newly awarded in those 2 months, about two-thirds were new-formula benefits at a substantially higher average monthly rate, as noted above, than the average rate for old-age benefits in current-payment status at the end of September.

The decline in the average mother's benefit in current-payment status resulted principally from the fact that, under the 1952 amendments, for the first time, benefits payable to family units consisting of a mother and one child were affected by the maximum family benefit provisions. Under the 1950 amendments such family units were not affected by those provisions; accordingly, when the mother was working for wages in excess of the exempt amount, her

benefit payments were suspended. The result was different in other types of families—those consisting, for example, of a mother and two children. If the maximum family benefit was being paid and the mother began working, the mother's benefit was not suspended but was reduced and the children's benefits remained unchanged, so that the total amount payable to the mother and two children was equal to the amount payable for a two-child family.<sup>1</sup>

Under the 1952 amendments, in families made up of a mother and one child, when the maximum family benefit is payable and the mother begins working, the mother's benefit is not suspended but is reduced. Following enactment of the 1952 amendments, the benefits for all working mothers in such families that were affected by the maximum family benefit provisions and whose benefits had been suspended previously were refigured and transferred to current-payment status, with a small benefit amount payable. The large number of such cases reinstated in October and November more than offset the higher averages for newly awarded mother's benefits.

### New Types of Benefits, September 1950–September 1952

Two types of benefits—husband's and widower's—were added to the old-age and survivors insurance program by the 1950 amendments to the Social Security Act; the eligibility provisions for two others—wife's and mother's benefits—were broadened. Data for the period September 1950–June 1951 were presented in the January 1952 issue of the BULLETIN. A summary of those figures and preliminary data for July 1951–September 1952 are shown below.

**Wife's and mother's benefits.**—The 1950 amendments provide for payment of benefits to the wife of an old-age insurance beneficiary when she is under age 65 if she has a child beneficiary in her care. Monthly benefit awards to wives in this group

<sup>1</sup> For a discussion of this provision see the Bulletin, April 1951, p. 1.



totalled 51,000 in the 25 months ended September 30, 1952 (table 1). Almost 32,000 of these benefits were awarded in the first 10 months; many of them represented awards to wives whose husbands had become entitled to old-age benefits before the 1950 amendments were enacted.

About 19,000 benefits of this type were awarded during the 15-month period July 1951–September 1952; the number of wives under age 65 receiving benefits, however, increased by only 7,000. This small gain points up the fact that in many cases the period during which the wife receives benefits is of relatively short duration, since benefit payments to such a wife terminate when there is no longer a child under age 18 entitled to benefits.

At the end of September 1952, almost 32,000 wives under age 65 were receiving monthly benefits (table 2). The average of \$15.91 represents an increase of about \$1.50 from the average for June. The increase was due to (1) the liberalization in benefit rates provided by the 1952 amendments for persons already receiving benefits, and (2) the effect of the higher benefit amounts newly awarded in July–September 1952—the result of using the new-start average monthly wage and the new benefit formula in a larger proportion of the

**Table 1.—Number of benefits awarded in specified periods, for selected types of benefits, September 1950–September 1952**

[Corrected to Jan. 30, 1953]

Period	Type of benefit			
	Wife's (under age 65)	Husband's	Widower's	Mother's (former wife divorced)
Total.....	51,141	5,118	559	229
Sept.–Dec. 1950..	9,646	812	63	12
Jan.–June 1951...	22,297	2,062	146	74
July–Dec. 1951...	9,547	1,015	121	68
Jan.–June 1952...	6,090	650	172	60
July–Sept. 1952..	3,561	579	57	15

**Table 2.—Number and average monthly amount of benefits in current-payment status at the end of specified months, for selected types of benefits, December 1950–September 1952**

[Corrected to Jan. 30, 1953]

End of month	Type of benefit							
	Wife's (under age 65)		Husband's		Widower's		Mother's (former wife divorced)	
	Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount
December 1950.....	8,865	\$12.85	797	\$20.01	63	\$37.23	12	\$37.29
June 1951.....	24,951	14.41	2,340	19.46	155	30.02	73	36.88
December 1951.....	29,388	14.33	2,989	19.49	284	30.03	120	36.35
June 1952.....	30,604	14.31	3,382	19.51	403	29.98	154	34.00
September 1952.....	31,751	15.91	3,656	21.91	440	33.60	157	38.77

awards. These two factors also accounted for the increases registered in the averages over the same period for the other types of benefits mentioned below.

Under the broadened eligibility provisions of the 1950 amendments for mother's insurance benefits, the "former wife divorced" of an insured deceased worker is eligible for monthly benefits if she was receiving at least half her support from him at the time of his death and is the mother of his entitled child. The largest number of awards (74) to divorced wives was made in the first half of 1951, though the numbers awarded in each of the two succeeding half-year periods were only slightly smaller. At the end of September 1952 about 160 divorced wives were receiving benefits; the average monthly amount was \$38.77, about \$4.75 more than in June.

**Husband's and widower's benefits.**—The dependent husband, or the dependent widower, of a woman who was both fully and currently insured when she became entitled to old-age insurance benefits or when she died (after August 1950) may qualify at or after age 65 for monthly benefits on his wife's record. Awards to dependent husbands reached a peak of 2,100 in the first half of 1951; many of these awards were made to husbands of retired workers who had

become entitled to old-age benefits before the 1950 amendments were enacted. A sharp drop occurred in the number of husband's benefits awarded in the two succeeding half-year periods. The number (579) awarded in the July–September 1952 quarter, however, was almost as large as the number awarded in the entire first half of 1952. This upturn reflects the increased claims activity as applications were received from workers newly covered by the 1950 amendments and from workers who had deferred filing until they could qualify for larger benefits through use of a new-formula benefit computation. At the end of September almost 3,700 dependent husbands were receiving monthly benefits; the average amount of \$21.91 represents an increase of about \$2.50 from the June average.

Since widower's benefits are payable only with respect to deaths after August 1950, no backlog of potentially eligible widowers comparable to that for dependent husbands was established by the 1950 amendments. In general, awards to dependent widowers have shown an upward trend; the largest number (172) was awarded in the first half of 1952. By the end of September, 440 widowers were receiving benefits; the average monthly amount was \$33.60, about \$3.50 more than in June.

# Recent Publications\*

## Social Security Administration

**BUREAU OF OLD-AGE AND SURVIVORS INSURANCE. DIVISION OF PROGRAM ANALYSIS.** *Handbook of Old-Age and Survivors Insurance Statistics, 1949.* Washington: U. S. Govt. Print. Off., 1952. 166 pp. \$1.

Presents data on the wage and employment experience of workers in covered employment in 1949 and during the period 1937-49. Gives distributions by age, sex, and race of the workers, as well as by annual and cumulative wages, patterns of years of employment, labor mobility, number of quarters of employment, insurance status, and State and industry of employment.

**RASOR, EUGENE A.** *Analysis of the Benefits Under the Old-Age and Survivors Insurance Program as Amended in 1952.* (Actuarial Study No. 34.) Washington: Social Security Administration, Office of the Commissioner, Division of the Actuary, Dec. 1952. 50 pp. Processed.

A study, the fourth of a series, designed primarily to show the mathematical relationship between wages and benefits under the 1952 amendments. Limited free distribution; apply to the Division of the Actuary, Social Security Administration, Washington 25, D. C.

## General

**CONFERENCIA INTERAMERICANA DE SEGURIDAD SOCIAL.** *Métodos de Percepción de las Cotizaciones del Seguro Social en las Américas.* (Manual No. 2.) Geneva: Secretary General, 1952. 419 pp.

Information on the social insurance institutions in the Western Hemisphere—types of protection, financial resources, administrative agencies, and procedures for collecting contributions.

**FABRICANT, SOLOMON.** *The Trend of Government Activity in the United States Since 1900.* New York: National Bureau of Economic Research, Inc., 1952. 267 pp. \$4.

An analysis contrasting the role of

the government in the economy of 1900 with that of 1950. The appendices contain data on government employment, purchases, payrolls, transfers, and expenditures.

**HALL, M. PENELOPE.** *The Social Services of Modern England.* London: Routledge & Kegan Paul, Ltd., 1952. 332 pp. 25s.

Describes the principal social services and considers in detail the services for children and young persons, the handicapped, and the aged.

**INSTITUTO MEXICANO DEL SEGURO SOCIAL.** *México y la Seguridad Social: I, La Inseguridad Social, La Seguridad Social y la Historia de los Medios Para Lograrla; II, El Seguro Social Mexicano.* Mexico: The Institute, 1952. 2 parts in 3 volumes.

Part I is on an international and comparative level, tracing various forms of charity, public aid, and mutual benefit activity, as well as the early social insurance movement outside Mexico. Part II reviews all phases of Mexican social insurance and outlines plans for the future.

"The International Labour Organization and Technical Assistance." *International Labour Review*, Geneva, Vol. 56, Nov.-Dec. 1952, pp. 391-418. 60 cents.

Describes the ILO's role in the technical assistance program.

**MILLS, FREDERICK C.** *Productivity and Economic Progress.* (Occasional Paper 38.) New York: National Bureau of Economic Research, Inc., 1952. 36 pp. 75 cents.

Discusses the pattern of economic growth during the past 50 years.

**PRESIDENT'S COMMISSION ON IMMIGRATION AND NATURALIZATION.** *Whom We Shall Welcome. Report.* Washington: U. S. Govt. Print. Off., 1952. 319 pp. 75 cents.

A study of the immigration and naturalization policies of the United States, with recommendations for their improvement.

"Social Security Developments in the Federal Republic of Germany Since 1949." *International Labour Review*, Geneva, Vol. 56, Nov.-Dec. 1952, pp. 485-501. 60 cents.

"Social Security Financing and Demography." *International Labour Review*, Geneva, Vol. 56, Nov.-Dec. 1952, pp. 461-476. 60 cents.

"Considers how demographic statistics can be of assistance in making the estimates on which the financing of social security is based."

**U. S. CONGRESS. HOUSE. COMMITTEE ON WAYS AND MEANS.** *Coordination of Federal, State, and Local Taxes.* (H. Rept. 2519, 82d Cong., 2d sess.), Washington: U. S. Govt. Print. Off., 1953. 116 pp.

Examines the development of Federal, State, and local tax relations, considers the problem of duplication and overlapping in taxes, and discusses various methods of coordination.

**U. S. PRESIDENT.** *The State of the Union.* (H. Doc. 1, 83d Cong., 1st sess.) Washington: U. S. Govt. Print. Off., 1953. 18 pp.

Reviews the past 8 years.

## Retirement and Old Age

**GOULDING, WILLIAM S.** "Housing for Older People." *Canadian Welfare*, Ottawa, Vol. 28, Dec. 15, 1952, pp. 38-41. 30 cents.

**MARSHALL, A. D.** "Social Security—A Realistic View." *American Economic Security* (Chamber of Commerce of the U.S.A.), Washington, Vol. 9, Dec. 1952, pp. 10-24. 25 cents.

Recommends a universal system of old-age insurance to be financed through current taxes with the provision that taxes be increased whenever benefits are.

**NATIONAL PLANNING ASSOCIATION.** *Pensions in the United States: A Study Prepared for the Joint Committee on the Economic Report . . .* (Joint Committee Print, 82d Cong., 2d sess.) Washington: U. S. Govt. Print. Off., 1952. 106 pp.

A study of public and private retirement systems in the United States. Describes existing programs, considers the area of agreement on some major policy questions, discusses the economic effects of pension arrangements, and raises major questions of public policy. Includes a list of research projects being carried on throughout the United States.

**NIESSEN, ABRAHAM M.** "OASI and Its Relation to the State Assistance Plans; Fifteen Years of Development." *Social Service Review*, Chicago, Vol. 26, Sept. 1952, pp. 319-333. \$1.75.

**SCHUCHTER, JOSEPH.** *Retirement and Pension Systems to which the City of New York Contributes Funds. A Report to the Mayor's Committee on Management Survey.* New York: The Mayor's Committee on

\* Prepared in the Library, Federal Security Agency. Orders for the publications listed should be directed to publishers and booksellers; Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.



Management Survey (250 Church Street), Oct. 15, 1951. 63 pp., and tables.

## Employment

INTERNATIONAL LABOR OFFICE. *Year Book of Labour Statistics, 1951-52.* (12th issue.) Geneva: The Office, 1952. 356 pp. \$5.

Includes data on employment, unemployment, wages and labor income, family living studies, social security, industrial injuries, and migration.

NATIONAL CHILD LABOR COMMITTEE. *Young Workers in 1952. Annual Report . . . for the Year Ending September 30, 1952.* New York: The Committee, 1952. 23 pp.

SIBSON, ROBERT E. "Elements of a Guaranteed Wage Plan." *Labor Law Journal*, Chicago, Vol. 4, Jan. 1953, pp. 19-24. 50 cents.

A critical study.

U. S. CONGRESS. SENATE. COMMITTEE ON LABOR AND PUBLIC WELFARE. SUBCOMMITTEE ON LABOR AND LABOR-MANAGEMENT RELATIONS. *Employment and Economic Status of Negroes in the United States. Staff Report . . .* (Senate Committee Print, 82d Cong., 2d sess.) Washington: U. S. Govt. Print. Off., 1952. 20 pp.

Presents background data and discusses recent labor force and employment trends; includes information on income and wages.

U. S. CONGRESS. SENATE. COMMITTEE ON LABOR AND PUBLIC WELFARE. SUBCOMMITTEE ON LABOR AND LABOR-MANAGEMENT RELATIONS. *State and Municipal Fair Employment Legislation. Staff Report . . .* (Senate Committee Print, 82d Cong., 2d sess.) Washington: U. S. Govt. Print. Off., 1952. 21 pp.

A study of the effects of fair employment legislation in the States and municipalities.

U. S. DEPARTMENT OF LABOR. BUREAU OF EMPLOYMENT SECURITY. UNEMPLOYMENT INSURANCE SERVICE. DIVISION OF PROGRAM AND POLICY LEGISLATION. *Adequacy of Benefits under Unemployment Insurance. A Staff Report Prepared for the Committee on Benefit Adequacy of the Federal Advisory Council.* Washington: The Bureau, Sept. 1952. 40 pp., and tables. Processed.

The factual background, 1937-52, and an analysis of trends. Includes a bibliography.

## Public Welfare and Relief

BLANK, MARION SIDMAN. "Field

Work for Blind Students in a School of Social Work." *Social Service Review*, Chicago, Vol. 26, Sept. 1952, pp. 310-318. \$1.75.

The author describes her experience in supervising two blind students in their first field-work placements.

KOGAN, LEONARD S. "Evaluation Techniques in Social Case Work." *Social Service Review*, Chicago, Vol. 26, Sept. 1952, pp. 305-309. \$1.75.

Surveys the techniques used to measure the effectiveness of service.

UNITED NATIONS. DEPARTMENT OF SOCIAL AFFAIRS. *Methods of Administering Assistance to the Needy.* New York: United Nations, 1952. 47 pp. 40 cents.

A study of programs in Australia, Denmark, Egypt, France, Japan, the United Kingdom, and the United States. Discusses the place of assistance in the social security structure, eligibility requirements, level of assistance, financing, administration, and related services.

## Maternal and Child Welfare

FERGUSON, THOMAS. *The Young Delinquent in His Social Setting: A Glasgow Study.* London: Published for The Nuffield Foundation by Oxford University Press, 1952. 158 pp. 10s. 6d.

Deals with the incidence and background of delinquency among three groups of boys—"ordinary," physically handicapped, and mentally handicapped.

HILL, ARTHUR S. *The Forward Look: The Severely Retarded Child Goes to School.* (Office of Education Bulletin, 1952, No. 11.) Washington: U. S. Govt. Print. Off., 1952. 20 cents.

Makes suggestions for establishing and maintaining classes for severely retarded children and presents materials to be used as a guide in stimulating thinking and experimentation in this field. Includes a bibliography.

MINNESOTA. YOUTH CONSERVATION COMMISSION. DIVISION OF PREVENTION. *Youth Centers: The Organization of a Community-Wide Program.* St. Paul: The Commission, 1952. 20 pp. Processed.

Explains the purpose of a youth center program and suggests ways of organizing, financing, and supervising such a program.

WITMER, HELEN LELAND, and KOTINSKY, RUTH, editors. *Personality in*

*the Making: The Fact-Finding Report of the Midcentury White House Conference on Children and Youth.* New York: Harper and Brothers, 1952. 454 pp. \$4.50.

Part I considers the influence on the development of the healthy personality of such factors as physical limitations, parent-child relations, income level, prejudice and discrimination, and religion. Part II discusses the role of various social institutions, including the family, school, church, and social services, in the development of personality, and considers the changes that are needed.

## Health and Medical Care

FEDERAL SECURITY AGENCY. OFFICE OF VOCATIONAL REHABILITATION. *Psychological Aspects of Physical Disability.* James F. Garrett, editor. (Rehabilitation Service Series, No. 210.) Washington: U. S. Govt. Print. Off., 1952. 195 pp. 45 cents.

Includes Team Approach in Rehabilitation and the Psychologist's Role, by Howard A. Rusk and Eugene J. Taylor; Psychiatric Aspects of Physical Disability, by Karl A. Menninger; The Social Psychology of Adjustment to Physical Disability, by Roger C. Barker and Beatrice A. Wright; Psychological Problems of Poliomyelitis, by Morton A. Seidenfeld; and Psychological Aspects of Tuberculosis, by Daniel H. Harris.

HOLLINGSWORTH, HELEN; JOHNSTON, HELEN L.; and BANEY, ANNA MAE. *Health Programs Digest: An Outline of Selected Plans, Programs, and Proposals in the United States.* (Public Health Service Publication No. 191.) Washington: Public Health Service, Bureau of Medical Services, Division of Medical and Hospital Resources, 1952. 146 pp. Processed.

The history and present status of various health and medical programs in the United States, based on information published before December 31, 1951.

LIEBENSON, HERBERT. "The Health Programs of Labor Unions." *American Economic Security* (Chamber of Commerce of the U.S.A.), Washington, Vol. 9, Dec. 1952, pp. 15-22. 25 cents.

Describes three types of program—the commercially insured, the self-insured, and combination plans.

MARYLAND. DEPARTMENT OF HEALTH. BUREAU OF MEDICAL SERVICES AND HOSPITALS. *Maryland County*

**Medical Care Program, 1951 Annual Report.** Baltimore: The Department, July 1952. 19 pp. Processed.

Describes the program and gives a detailed statistical report of its operation in 1951.

**PRESIDENT'S COMMISSION ON THE HEALTH NEEDS OF THE NATION.**

**Building America's Health: A Report to the President. Findings and Recommendations—Volume I.** Washington: U. S. Govt. Print. Off., 1952. 80 pp. 50 cents.

This report, the first in a series of five, presents the Commission's findings and recommendations under the following headings: The American

People and their Health, Health Facilities, Organization of Health Services, Medical Research, Financing Personal Health Services, A Department of Health and Security, Special Aspects of Health Service, Federal Health Commission, and Estimated Federal Share of Total Costs of Recommendations.

## SOCIAL SECURITY IN REVIEW

(Continued from page 2)

is taken, average payments will tend to increase in these States.

The average payment to families and individuals aided under the general assistance program rose from \$47.08 in December 1951 to \$49.80 in December 1952. Doubtless some of the funds accumulated as a result of smaller caseloads were used to provide more adequate assistance to these cases.

For the five programs combined, total expenditures of \$2,324 million in 1952 exceeded the 1951 total by \$32 million or 1.4 percent. The increase reflects largely the higher rate of expenditures during the last quarter of 1952. The December 1952 expenditures exceeded those for December 1951 by \$11.6 million.

IN THE OLD-AGE AND SURVIVORS insurance program, the number of persons receiving monthly benefits passed the 5-million mark in December 1952. The number of beneficiaries reached the first million in February 1945, 5 years after monthly benefits were first payable. Three million persons were receiving benefits by September 1950, about 5½ years later. The increase of 2 million in the number of beneficiaries during the past 2¼ years reflects in large part the broader coverage and more liberal eligibility provisions under the 1950 amendments.

Monthly benefits being paid at the end of December totaled \$205.2 million—about one-third more than was being paid a year earlier. The higher benefit rates provided by the 1952 amendments were chiefly responsible for this increase. Other contributing factors were (1) the expansion in the beneficiary rolls and (2) the more liberal computation provisions of the 1950 amendments; under these provisions, which became fully effective

for the first time in July 1952, benefits may be based on average earnings since 1950.

At the end of December, 3.8 million persons aged 65 or over were receiving monthly benefits, over half a million more than in December 1951. Retired workers accounted for 69 percent of all aged beneficiaries; their average monthly benefit was \$49.25, an increase of \$7.11 from the average in December 1951. Persons receiving wife's or husband's benefits made up 18 percent of the group aged 65 or over; those receiving widow's or widower's benefits, 12 percent; and those receiving parent's benefits, less than 1 percent. About 1.2 million mothers and dependent or orphaned children under age 18 were receiving monthly benefits.

Monthly benefit awards in 1952 totaled 1,053,000, about one-fifth less than the record high reached in 1951 but more than in any other year. Awards of all types of benefits except widow's or widower's benefits shared in the decline from the 1951 totals; the decreases ranged from 37 percent for parent's benefits to 17 percent for mother's benefits. The 92,300 widow's or widower's benefit awards represented a 3-percent increase from the 1951 total. This gain reflects the constantly increasing number of cases where (1) in families made up of the old-age beneficiary and his wife, the wife's benefit is changed to a widow's benefit because of the husband's death, and (2) the beneficiary has just met the age requirement for entitlement to widow's benefits even though the insured wage earner died earlier.

About 456,500 lump-sum death payments were awarded in 1952. These awards were based on the wage records of 437,900 deceased workers, almost 6 percent more than the previous record high set in 1951.

Monthly benefits certified for pay-

ment in 1952 totaled \$2,229 million, 18 percent more than in 1951 and more than double the amount for 1950. Lump-sum death payments amounted to \$63 million, an increase of 10 percent from the 1951 total.

ABOUT 4.4 MILLION WORKERS received \$998.3 million in benefits under the State unemployment insurance programs in 1952, in compensation for 45.8 million weeks of unemployment. They drew benefits, on the average, for 10.4 weeks, and the average check paid for total unemployment at the end of the year was \$22.79.

In December administrative and seasonal factors, as well as the longer workmonth, brought sharp increases in the claims loads. Initial claims went up 62.0 percent from the November total to 1.1 million, and weeks of unemployment claimed (representing continued unemployment) rose 49.8 percent to 4.1 million. The totals were less by 2.7 percent and 5.9 percent, however, than those in December 1951.

In an average week in December, 672,500 persons received benefit checks. Though this number represented an increase of 25.5 percent from the November average, it was still less than in any other December in the postwar period. Chiefly as a result of the greater number of beneficiaries and the longer workmonth, the amount of benefits increased 44.7 percent to \$69.1 million.

Claims filed by veterans under the new program for unemployment compensation also rose sharply. Initial claims went up more than one-half to 25,400, and weeks of unemployment claimed rose 95 percent to 101,100. The same factors that contributed to the increases in the State programs influenced the program for veterans, but the upswing that characterizes any program in the initial stages also had its effect.



# Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940–52  
[In thousands; data corrected to Mar. 5, 1953]

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs					
		Monthly retirement and disability benefits <sup>1</sup>				Survivor benefits						Temporary disability benefits <sup>2</sup>		State laws <sup>10</sup>	Veterans' legis-lation <sup>12</sup>	Rail-road Unem-employment Insurance Act <sup>13</sup>	
		Social Secu-rity Act	Rail-road Retirement Act	Civil Ser-vice Com-mission <sup>3</sup>	Veter-ans Ad-minis-tration <sup>4</sup>	Monthly				Lump-sum <sup>7</sup>		State laws <sup>10</sup>	Rail-road Unem-employment Insurance Act <sup>11</sup>				
						Social Secu-rity Act <sup>4</sup>	Rail-road Retirement Act <sup>5</sup>	Civil Ser-vice Com-mission <sup>3</sup>	Veter-ans Ad-minis-tration <sup>6</sup>	Social Secu-rity Act	Other <sup>8</sup>						
Number of beneficiaries																	
1951																	
December		2,993.9	267.1	171.0	2,391.0	1,385.1	149.7	34.5	1,020.3	27.8	8.3	27.2	28.9	797.3	0.7	31.6	
1952																	
January		3,030.6	284.0	171.7	2,392.6	1,402.7	149.7	35.4	1,028.7	39.3	8.8	27.6	38.3	1,185.2	.9	48.3	
February		3,056.2	308.1	172.5	2,393.8	1,419.6	150.5	36.2	1,031.3	38.8	8.6	28.7	28.6	1,146.4	.8	48.3	
March		3,076.9	324.4	173.3	2,398.1	1,435.2	151.4	37.2	1,029.6	40.0	11.1	33.1	28.3	1,112.8	.6	41.0	
April		3,094.4	336.2	173.9	2,403.5	1,454.2	152.3	38.2	1,036.4	40.2	13.2	32.1	27.4	992.6	.4	35.6	
May		3,104.8	343.2	174.8	2,412.2	1,469.8	153.2	39.1	1,040.4	37.7	12.2	30.2	23.8	918.4	.3	28.6	
June		3,109.5	348.9	175.6	2,418.0	1,484.3	154.2	39.8	1,042.0	35.9	11.6	32.4	24.7	918.1	.3	31.6	
July		3,120.3	352.7	176.5	2,424.4	1,488.2	154.5	40.6	1,044.2	28.4	12.1	32.6	26.9	870.9	.3	68.4	
August		3,184.5	354.7	178.3	2,429.3	1,495.4	154.6	41.3	1,047.2	31.9	11.2	30.7	33.1	979.9	.2	72.8	
September		3,275.4	353.1	179.3	2,435.5	1,511.9	154.1	42.3	1,050.4	32.7	10.9	30.4	36.9	630.8	.1	35.9	
October		3,345.9	354.5	179.6	2,446.8	1,534.4	155.8	43.8	1,057.0	39.7	11.7	30.4	36.9	530.0	.1	29.1	
November		3,393.2	357.3	182.8	2,453.2	1,549.2	155.3	42.8	1,060.1	32.4	10.3	29.7	33.9	535.9	11.5	30.6	
December		3,456.7	358.0	181.9	2,460.5	1,568.8	156.4	43.6	1,063.4	40.9	10.1	31.7	39.7	672.5	15.5	41.9	
Amount of benefits <sup>14</sup>																	
1940		\$1,188,702	\$21,074	\$114,166	\$62,019	\$317,851	\$7,784	\$1,448	\$105,696	\$11,736	\$12,267			\$518,700		\$15,961	
1941		1,065,488	55,141	119,912	64,933	320,561	25,454	1,559	111,799	13,328	13,943			344,321		14,537	
1942		1,130,721	80,305	122,806	68,115	325,265	41,702	1,603	111,193	15,038	14,342			344,084		6,298	
1943		921,465	97,257	125,795	72,961	331,350	57,763	1,704	116,133	17,830	17,255	\$2,857		79,643		917	
1944		1,118,798	119,069	129,707	77,193	456,279	76,942	1,765	144,302	22,146	19,238	5,035		62,385		\$4,215	
1945		2,065,566	157,391	137,140	83,874	697,530	104,231	1,772	254,238	26,135	23,431	4,609		445,866	126,630	2,436	
1946		5,149,761	230,285	149,188	94,585	1,268,984	130,139	1,817	333,640	27,267	30,610	4,761		1,094,850	1,743,718	39,917	
1947		4,700,827	299,830	177,053	106,876	1,676,029	153,109	19,283	382,515	29,517	33,115	20,024	\$11,368	776,165	970,542	39,401	
1948		4,510,041	366,887	206,642	132,852	1,711,182	176,736	36,011	\$918	413,912	32,315	32,140	35,572	30,843	793,265	510,167	28,599
1949		5,694,080	454,483	240,893	158,973	1,692,215	201,369	39,257	477,406	33,158	31,771	59,066	30,103	1,737,279	430,194	103,596	
1950		5,357,432	718,473	254,240	175,787	1,732,208	299,672	43,884	8,409	491,579	32,740	33,578	70,880	28,099	1,373,426	34,653	59,894
1951		5,641,957	1,361,046	268,733	196,529	1,647,938	523,455	49,527	14,014	519,398	57,337	33,356	81,435	26,297	840,411	2,234	20,217
1952		6,475,549	1,613,365	361,200	225,120	1,722,225	615,604	74,085	572,983	63,298	37,251	92,146	34,689	998,267	3,537	41,793	
1951																	
December		468,247	111,646	24,774	16,955	136,062	43,145	5,123	1,318	45,617	3,810	1,870	2,600	2,701	70,624	59	1,104
1952																	
January		522,902	113,046	25,662	17,124	137,537	43,674	5,296	1,384	45,266	5,431	2,681	2,885	3,387	116,469	84	2,978
February		511,274	114,004	26,683	17,287	136,561	44,168	5,404	1,414	44,573	5,305	2,700	2,792	2,447	105,023	66	2,947
March		512,890	114,703	27,400	17,390	137,533	44,628	5,524	1,461	45,519	5,456	3,132	3,283	2,602	101,564	56	2,599
April		507,643	115,262	27,875	17,533	138,037	45,184	5,571	1,501	45,281	5,431	3,576	3,373	2,432	94,385	45	2,137
May		500,390	115,682	28,102	17,662	138,250	45,647	5,669	1,525	45,708	5,122	3,118	3,182	2,204	86,958	33	1,658
June		497,420	115,666	28,478	17,723	138,055	46,073	5,727	1,550	46,985	4,898	3,048	3,291	2,218	83,511	29	2,164
July		520,521	116,124	28,698	17,922	147,539	46,173	5,747	1,591	48,267	3,893	3,600	3,331	2,667	88,612	26	6,128
August		536,935	119,613	28,807	18,215	148,319	46,401	5,765	1,627	49,929	4,703	2,814	3,160	4,316	95,389	14	7,863
September		531,725	141,202	28,600	20,859	149,479	52,522	5,765	1,928	49,106	4,915	3,441	3,311	4,746	62,064	9	3,748
October		535,078	144,904	28,684	21,084	151,778	53,391	5,837	1,971	52,262	6,185	3,305	3,461	4,938	54,227	6	3,745
November		524,610	147,316	28,954	21,068	149,984	53,918	6,217	1,988	47,924	5,219	3,023	2,962	4,429	47,730	985	2,965
December		560,995	150,481	28,961	21,264	151,156	54,698	6,277	2,048	52,163	6,737	2,806	3,662	5,403	69,061	2,107	4,171

<sup>1</sup> Under the Social Security Act, retirement benefits—old-age, wife's, and husband's benefits and benefits to children of old-age beneficiaries—partly estimated. Under the other 3 systems, benefits for age and disability; beginning December 1951, spouse's annuities under the Railroad Retirement Act.

<sup>2</sup> Data for civil-service retirement and disability fund; excludes noncontributory payments made under the Panama Canal Construction Annuity Act. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections.

<sup>3</sup> Pensions and compensation, and subsistence payments to disabled veterans undergoing training.

<sup>4</sup> Mother's, widow's, widower's, parent's, and child's benefits; partly estimated.

<sup>5</sup> Annuities to widows under joint and survivor elections; 12-month death-benefit annuities to widows and next of kin; and, beginning February 1947, widow's, widow's current, parent's, and child's benefits.

<sup>6</sup> Payments to widows, parents, and children of deceased veterans.

<sup>7</sup> Number of decedents on whose account lump-sum payments were made.

<sup>8</sup> Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs.

<sup>9</sup> First payable in Rhode Island, April 1943; in California, December 1946; in New Jersey, January 1949; in New York, July 1950 (data not available); and under the railroad program, July 1947. Excludes hospital benefits in California; also excludes private plans in California and New Jersey except for calendar-year totals.

<sup>10</sup> Represents average weekly number of beneficiaries.

<sup>11</sup> Represents average number of beneficiaries in a 14-day registration period.

<sup>12</sup> Beginning September 1944, under the Servicemen's Readjustment Act, readjustment allowances to unemployed and self-employed veterans of World War II. Beginning November 1952, under the Veterans' Readjustment Assistance Act, unemployment compensation benefits to veterans with military service since June 1950; data for October 1952 (first payable Oct. 15) roughly estimated—\$76,878 paid to 2,524 veterans. Number represents average weekly number of claims paid, except for number under the Servicemen's Readjustment Act, which represents average number of continued claims.

<sup>13</sup> Partly estimated.

<sup>14</sup> Payments: amounts certified, under the Social Security Act (except monthly data for monthly benefits, which represent benefits in current-payment status), the Railroad Retirement Act, and the Railroad Unemployment Insurance Act; disbursements, for Veterans Administration programs except the readjustment allowance program; checks issued, under the State unemployment insurance and temporary disability laws, the Servicemen's Readjustment Act, and the Veterans' Readjustment Assistance Act; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Adjusted on annual basis except for Civil Service Commission data, which are adjusted monthly.

Source: Based on reports of administrative agencies.

Table 2.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1940-52  
[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions <sup>1</sup>	Federal civil-service contributions <sup>2</sup>	Taxes on carriers and their employees	State unemployment contributions <sup>3</sup>	Federal unemployment taxes <sup>4</sup>	Railroad unemployment insurance contributions <sup>5</sup>
Calendar year:						
1940.....	\$637,275	\$141,126	\$130,222	\$853,832	\$105,379	\$96,562
1941.....	789,298	167,250	148,184	1,006,327	98,018	73,644
1942.....	1,012,490	264,739	193,346	1,139,331	123,515	95,824
1943.....	1,239,490	432,913	232,247	1,325,421	160,921	109,157
1944.....	1,315,680	477,196	256,157	1,317,050	183,489	132,504
1945.....	1,285,486	540,776	279,058	1,161,894	184,404	130,415
1946.....	1,295,398	484,431	315,007	911,835	175,209	135,614
1947.....	1,556,836	491,264	484,351	1,095,520	185,243	140,400
1948.....	1,684,569	500,411	508,437	999,635	212,087	76,845
1949.....	1,666,343	651,542	565,091	966,905	228,856	14,916
1950.....	2,667,077	677,730	546,097	1,191,438	223,693	23,356
1951.....	3,363,466	703,144	708,802	1,492,509	235,073	25,662
1952.....	3,818,911	748,277	636,061	1,367,675	265,615	25,270
1951						
December.....	269,507	37,183	54,915	7,551	764	6,318
1952						
January.....	147,890	40,466	12,264	85,065	14,069	25
February.....	448,393	33,188	92,932	161,653	164,781	518
March.....	463,297	34,407	53,934	7,767	25,330	5,749
April.....	252,135	35,724	13,902	140,916	2,918	153
May.....	485,964	31,857	89,798	251,306	15,571	332
June.....	142,689	35,922	57,973	7,083	1,024	5,889
July.....	183,710	362,539	16,470	140,718	5,257	10
August.....	438,539	33,338	89,162	242,286	10,772	214
September.....	238,153	35,447	54,349	9,312	121	6,057
October.....	206,991	33,978	13,896	113,675	3,216	33
November.....	538,335	33,548	88,471	199,304	15,147	237
December.....	272,815	37,834	52,909	8,571	1,389	6,033

<sup>1</sup> Represents contributions of employees and employers in employments covered by old-age and survivors insurance adjusted for employee-tax refunds (beginning December 1952); from May 1951, includes deposits made in the trust fund by States under voluntary coverage agreements; beginning January 1951, on an estimated basis.

<sup>2</sup> Represents employee and Government contributions to the civil-service retirement and disability fund; Government contributions are made in 1 month for the entire fiscal year.

<sup>3</sup> Represents deposits in State clearing accounts of contributions plus penalties

and interest collected from employers and, in 2 States, contributions from employees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies; corrected to Jan. 23, 1953.

<sup>4</sup> Represents taxes paid by employers under the Federal Unemployment Tax Act.

<sup>5</sup> Beginning 1947, also covers temporary disability insurance.

<sup>6</sup> Includes contributions from the Federal Government.

Source: *Daily Statement of the U. S. Treasury*, unless otherwise noted.



Table 3.—Status of the old-age and survivors insurance trust fund, by specified period, 1937-52

Period	Receipts		Expenditures		Assets			
	Net contribution income and transfers <sup>1</sup>	Interest received	Benefit payments	Administrative expenses	Net total of U. S. Government securities acquired <sup>2</sup>	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937-December 1952.....	\$23,740,468	\$2,327,353	\$8,036,194	\$589,908	\$16,960,377	\$280,773	\$200,568	\$17,441,710
Calendar year:								
1940.....	607,004	42,861	35,354	26,203	581,300	10,416	3,789	2,030,706
1941.....	789,298	56,159	88,083	26,158	719,900	16,530	8,992	2,761,921
1942.....	1,012,490	72,271	130,675	27,898	919,034	27,382	5,294	3,688,110
1943.....	1,239,490	88,250	165,938	29,454	1,123,400	29,097	12,527	4,820,636
1944.....	1,315,080	106,741	208,972	29,201	1,188,000	29,418	8,455	6,004,707
1945.....	1,285,486	134,318	273,885	29,971	1,087,590	44,870	21,362	7,120,655
1946.....	1,295,398	151,592	378,104	39,739	1,024,310	51,845	19,222	8,149,801
1947.....	1,557,911	164,186	466,193	45,561	1,189,746	73,754	17,909	9,360,144
1948.....	1,687,820	281,201	556,174	51,277	1,287,280	70,810	95,143	10,721,714
1949.....	1,669,975	145,662	667,164	54,265	1,172,233	83,289	4,639	11,815,922
1950.....	2,670,771	256,998	961,094	61,330	1,602,655	188,401	202,217	13,721,266
1951.....	3,367,212	417,267	1,885,201	80,811	1,686,676	222,654	299,755	15,539,734
1952.....	3,818,933	365,221	2,194,129	88,040	1,943,052	280,773	200,568	17,441,710
December 1951.....	260,509	131,772	161,700	6,343	129,467	222,654	299,755	15,539,734
January 1952.....	147,892	4,505	165,212	8,626	198,700	218,897	83,371	15,518,204
February.....	448,395	-----	167,275	6,681	60,000	216,021	300,686	15,792,732
March.....	463,306	-----	169,703	6,841	224,218	226,067	364,054	16,090,364
April.....	252,130	10,871	171,408	7,094	288,741	219,487	170,339	16,178,810
May.....	485,966	-----	169,355	6,415	225,000	215,580	259,441	16,489,005
June.....	142,691	145,860	171,005	6,516	259,067	214,883	112,102	16,600,036
July.....	183,712	-----	169,529	9,702	-----	224,617	106,849	16,604,517
August.....	438,541	-----	162,849	6,578	101,000	259,140	240,440	16,873,631
September.....	238,154	10,871	200,911	6,796	73,818	278,465	188,614	16,914,948
October.....	206,993	14,818	213,943	6,916	70,341	266,627	131,061	16,915,898
November.....	538,337	-----	213,268	6,640	137,000	262,682	316,436	17,234,327
December.....	272,817	163,479	219,671	9,233	305,167	280,773	200,568	17,441,710

<sup>1</sup> For July 1940 to December 1950, equals taxes collected under the Federal Insurance Contributions Act. Beginning January 1951, amounts appropriated in accordance with sec. 201(a) of the Social Security Act as amended in 1950; from May 1951, includes deposits by States under voluntary coverage agreements; from November 1951 includes small amounts in reimbursements of sales of supplies and services. Beginning December 1952 includes adjustments for reimbursement to the general treasury of refunds of employee taxes in accordance with sec. 1401 (d) of the Internal Revenue Code (see footnote 3). For 1947-51 includes

amounts appropriated to meet costs of benefits payable to veterans' survivors under the Social Security Act Amendments of 1946.

<sup>2</sup> Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase.

<sup>3</sup> Includes deduction of \$33 million to adjust for estimated amount of 1951 taxes subject to refund on wages in excess of \$3,600 paid to employees who worked for more than 1 employer during the calendar year.

Source: Daily Statement of the U. S. Treasury.

Table 4.—Status of the unemployment trust fund, by specified period, 1936-52

Period	Total assets at end of period	Net total of U. S. Government securities acquired <sup>1</sup>	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account <sup>4</sup>			
				Deposits	Interest credited	Withdrawals <sup>2</sup>	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period <sup>3</sup>
Cumulative, January 1936-December 1952.....	\$9,039,207	\$9,023,089	\$16,118	\$17,160,594	\$1,590,545	\$10,438,052	\$8,313,088	\$924,578	\$161,637	\$545,074	\$726,120
Calendar year:											
1940.....	1,957,977	436,300	12,677	860,784	58,901	614,814	1,804,835	59,907	1,217	15,449	153,142
1941.....	2,744,358	786,700	12,358	1,008,149	53,000	349,553	2,513,400	66,281	4,587	15,088	227,958
1942.....	3,698,008	955,000	11,008	1,138,530	68,047	344,263	3,378,714	85,973	6,084	6,695	319,296
1943.....	5,146,745	1,408,000	51,745	1,328,117	81,894	77,562	4,711,113	98,244	7,409	1,014	435,632
1944.....	6,583,434	1,484,000	4,434	1,316,940	90,518	63,153	6,015,418	119,261	4,564	568	568,016
1945.....	7,587,391	929,184	29,208	1,160,712	118,460	461,709	6,832,880	117,374	11,010	1,949	704,511
1946.....	7,585,285	55,816	21,255	915,787	130,183	1,103,967	6,774,884	122,053	13,347	39,168	907,371
1947.....	8,124,162	538,487	21,675	1,097,213	131,620	786,875	7,216,842	126,390	15,574	54,862	967,370
1948.....	8,520,442	393,878	24,077	989,067	218,902	852,484	7,572,327	67,001	27,333	60,120	948,115
1949.....	7,748,423	-800,068	52,125	967,173	91,638	1,736,764	6,924,374	3,196	11,374	132,981	824,049
1950.....	7,663,410	-57,069	24,181	1,190,551	146,907	1,365,554	6,896,278	13,843	17,695	89,596	767,131
1951.....	8,526,425	787,933	99,263	1,494,794	216,654	845,144	7,762,582	15,448	23,415	46,522	763,843
1952.....	9,039,207	595,928	16,118	1,371,950	178,747	1,000,192	8,313,088	15,164	18,058	73,811	726,120
December 1951.....	8,526,425	-65,020	99,263	13,917	70,611	74,365	7,762,582	3,791	7,240	4,137	763,843
January 1952.....	8,444,406	-4,000	21,244	32,818	3,194	112,605	7,685,988	15	317	5,758	758,417
February.....	8,544,993	101,000	20,831	208,901	47	103,692	7,791,244	311	5	4,984	753,749
March.....	8,462,756	-90,008	28,602	16,134	3,910	101,591	7,709,697	3,449	388	4,527	753,039
April.....	8,410,710	-41,008	17,564	45,213	4,492	98,286	7,661,115	92	446	4,002	749,595
May.....	8,663,592	253,000	17,446	345,160	39	89,158	7,917,157	211	4	3,375	746,433
June.....	8,673,936	936	26,855	10,446	77,051	84,912	7,919,742	3,533	7,811	3,584	754,196
July.....	8,637,162	-35,000	25,080	50,331	31	84,776	7,885,328	6	3	7,234	751,834
August.....	8,849,394	214,000	23,313	328,047	-----	103,922	8,109,453	129	-----	12,022	739,941
September.....	8,796,572	-40,066	10,895	15,122	249	63,485	8,061,340	3,634	25	7,969	735,632
October.....	8,791,237	-7,967	13,127	39,426	7,629	45,985	8,062,410	20	770	7,595	728,827
November.....	9,004,765	211,000	15,656	262,765	-----	42,825	8,282,350	142	-----	6,554	722,415
December.....	9,039,207	33,980	16,118	17,587	82,106	68,955	8,313,088	3,620	8,290	8,205	726,120

<sup>1</sup> Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

<sup>2</sup> Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

<sup>3</sup> Includes withdrawals of \$79,169,000 for disability insurance benefits.

<sup>4</sup> Beginning July 1947, includes temporary disability program.

<sup>5</sup> Includes transfers to the account from railroad unemployment insurance administration fund amounting to \$85,290,000 and transfers of \$12,338,000 out of the account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

Source: Daily Statement of the U. S. Treasury.

**Table 5.—Estimated payrolls in employment covered by selected programs in relation to civilian wages and salaries, by specified period, 1938-52<sup>1</sup>**

[Corrected to Feb. 12, 1953]

Period	Wages and salaries <sup>2</sup>		Payrolls <sup>3</sup> covered by—		
	Total	Civilian	Old-age and survivors insurance <sup>4</sup>	State unemployment insurance <sup>5</sup>	Railroad retirement and unemployment insurance <sup>6</sup>
Amount (in millions)					
Calendar year:					
1938.....	\$42,812	\$42,442	\$28,931	\$26,113	\$2,028
1939.....	45,745	45,347	32,125	28,980	2,161
1940.....	49,587	48,906	35,560	32,352	2,273
1941.....	61,708	59,846	45,286	41,985	2,687
1942.....	81,887	75,557	57,950	54,548	3,382
1943.....	105,647	91,202	69,379	65,871	4,085
1944.....	116,924	96,286	73,000	68,886	4,507
1945.....	117,676	95,078	71,317	66,411	4,514
1946.....	111,256	103,294	79,003	73,145	4,866
1947.....	122,042	117,974	92,088	86,234	5,107
1948.....	134,327	130,357	101,892	95,731	5,531
1949.....	133,418	129,169	99,645	93,520	5,119
1950.....	145,582	140,583	109,439	102,835	5,320
1951.....	169,874	161,234	133,050	118,243	6,101
1951					
January-March.....	40,162	38,312	30,750	28,006	1,458
April-June.....	42,129	40,011	32,700	29,155	1,549
July-September.....	43,082	40,803	33,800	29,296	1,555
October-December.....	44,501	42,108	35,800	31,786	1,539
1952					
January-March.....	43,516	41,024	34,000	29,943	1,504
April-June.....	44,338	41,759	35,000	30,780	1,501
Percent of civilian wages and salaries					
Calendar year:					
1938.....		100.0	68.2	61.5	4.8
1939.....		100.0	70.8	63.9	4.8
1940.....		100.0	72.6	66.0	4.6
1941.....		100.0	75.7	70.2	4.5
1942.....		100.0	76.7	72.2	4.5
1943.....		100.0	76.1	72.2	4.5
1944.....		100.0	75.9	71.5	4.7
1945.....		100.0	75.0	69.8	4.7
1946.....		100.0	76.5	70.8	4.7
1947.....		100.0	78.1	73.1	4.3
1948.....		100.0	78.2	73.4	4.2
1949.....		100.0	77.1	72.4	4.0
1950.....		100.0	77.8	73.1	3.8
1951.....		100.0	82.5	73.3	3.8
1951					
January-March.....		100.0	80.3	73.1	3.8
April-June.....		100.0	81.7	72.9	3.9
July-September.....		100.0	82.8	71.8	3.8
October-December.....		100.0	85.0	75.5	3.7
1952					
January-March.....		100.0	82.0	73.0	3.7
April-June.....		100.0	83.8	73.7	3.6

<sup>1</sup> Continental United States, except as otherwise noted (see footnotes 2 and 7).

<sup>2</sup> Represents estimated wages and salaries, in cash and in kind, earned in specified period in continental United States and, in addition, pay of Federal civilian personnel in all other areas; includes employee contributions to social insurance and related programs. Quarterly data reflect prorating of year-end bonus payments.

<sup>3</sup> Wages paid in specified period.

<sup>4</sup> Through 1950 represents taxable wages plus estimated nontaxable wages in excess of \$3,000 earned in employment covered by program; beginning Jan. 1, 1951, taxable wages plus estimated nontaxable wages in excess of \$3,600. Ex-

cludes earnings of self-employed persons covered since Jan. 1, 1951.

<sup>5</sup> Taxable wages plus nontaxable wages earned in employment covered by program; excludes earnings of railroad workers covered by State laws through June 1939.

<sup>6</sup> Beginning 1947, includes temporary disability insurance.

<sup>7</sup> Taxable wages plus nontaxable wages in excess of \$300 a month; includes a small amount of taxable wages for Alaska and Hawaii.

Source: Data on wages and salaries from the Office of Business Economics, Department of Commerce; data on payrolls for selected programs based on reports of administrative agencies.



**Table 6.—Old-age and survivors insurance: Monthly benefits in current-payment status<sup>1</sup> at the end of the month by type of benefit and by month, December 1951–December 1952, and monthly benefits awarded, December 1952**  
[Amounts in thousands; data corrected to Jan. 28, 1953]

Item	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Monthly benefits in current-payment status at end of month:														
1951														
December	4,378,985	\$154,791.1	2,278,470	\$96,008.3	646,890	\$14,709.5	846,247	\$22,739.2	384,265	\$13,849.1	203,782	\$6,775.8	19,331	\$706.1
1952														
January	4,433,279	156,720.9	2,306,984	97,231.4	654,335	14,878.8	855,931	22,084.6	390,731	14,076.5	205,739	6,831.9	19,559	717.7
February	4,475,765	158,172.1	2,328,336	98,103.7	658,921	14,979.6	864,477	23,198.4	397,107	14,299.5	207,167	6,866.3	19,757	724.6
March	4,512,138	159,331.8	2,344,684	98,710.1	662,799	15,060.8	873,117	23,422.1	403,210	14,514.8	208,365	6,892.2	19,963	731.8
April	4,548,652	160,445.4	2,359,213	99,216.6	665,482	15,111.4	883,331	23,677.7	409,752	14,744.8	210,694	6,955.8	20,180	739.1
May	4,574,664	161,229.1	2,367,710	99,502.9	667,450	15,153.5	890,935	23,868.5	415,790	14,954.3	212,379	7,003.1	20,400	746.8
June	4,593,801	161,739.4	2,372,308	99,591.5	668,297	15,169.6	896,820	24,008.9	421,730	15,161.8	214,030	7,053.2	20,616	754.8
July	4,608,494	162,296.8	2,381,641	100,002.1	670,772	15,235.4	895,775	23,955.5	425,253	15,282.2	214,335	7,063.6	20,718	757.9
August	4,679,986	166,015.0	2,431,796	103,000.3	683,705	15,698.9	897,880	23,983.7	430,105	15,452.4	215,650	7,117.6	20,850	762.1
September	4,787,213	193,725.0	2,503,816	122,167.7	700,654	18,024.0	906,580	26,938.0	436,227	17,733.9	218,945	7,965.8	20,991	865.5
October	4,880,239	198,295.1	2,557,399	125,343.9	715,885	18,509.5	920,307	27,460.3	442,786	18,003.1	222,681	8,104.5	21,181	873.8
November	4,942,409	201,234.4	2,594,371	127,438.9	725,389	18,803.4	927,268	27,738.9	448,053	18,218.1	226,042	8,156.2	21,286	878.9
December	5,025,549	205,179.0	2,643,932	130,217.4	737,859	19,178.4	938,751	28,141.3	454,563	18,482.2	228,984	8,272.7	21,400	887.0
Monthly benefits awarded in December 1952	106,720	4,712.9	53,750	3,027.6	17,486	489.3	18,351	506.9	8,376	339.2	6,460	276.6	267	13.3

<sup>1</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

<sup>2</sup> Partly estimated.

**Table 7.—Old-age and survivors insurance: Number of monthly benefits awarded, by type of benefit, number of lump-sum death payments awarded, and number of deceased workers represented for the first time in awards of lump-sum death payments, 1940–52**

[Corrected to Jan. 8, 1953]

Year and quarter <sup>1</sup>	Monthly benefits							Lump-sum awards <sup>2</sup>	
	Total	Old-age	Wife's or husband's	Child's	Widow's or widower's	Mother's	Parent's	Number of payments	Number of deceased workers
1940	254,984	132,335	34,555	59,382	4,600	23,260	852	75,095	61,060
1941	269,286	114,660	36,213	75,619	11,020	30,802	1,272	117,303	90,941
1942	258,116	99,622	33,250	77,384	14,774	31,820	1,266	134,991	103,332
1943	262,865	89,070	31,916	85,619	19,576	35,420	1,264	163,011	122,185
1944	318,949	110,997	40,349	99,676	24,759	42,649	1,419	205,177	151,869
1945	402,463	185,174	63,068	127,514	29,844	55,108	1,755	247,012	178,813
1946	547,150	258,980	88,515	114,875	38,823	44,190	1,767	250,706	179,588
1947	572,969	271,488	94,189	115,754	45,249	42,807	3,422	218,787	181,992
1948	596,201	275,903	98,554	118,955	55,667	44,276	2,846	213,096	200,090
1949	682,241	337,273	117,356	118,922	62,928	43,087	2,675	212,614	202,154
1950	962,586	567,108	162,748	122,625	66,695	41,103	2,307	209,950	200,411
1951	1,336,432	702,984	228,887	220,500	89,591	78,323	6,147	431,229	414,470
1952	1,053,304	531,206	177,707	183,345	92,294	64,884	3,868	456,531	437,896
1940									
January–March	166,848	80,174	28,590	30,155	10,120	11,163	643	54,576	51,969
April–June	180,824	90,330	30,942	31,622	15,934	11,278	718	55,857	53,020
July–September	169,214	84,268	29,038	29,228	15,375	10,649	656	52,453	49,925
October–December	163,355	82,501	28,786	27,914	15,499	9,997	658	49,698	47,220
1950									
January–March	177,892	80,654	30,492	30,762	18,194	11,183	607	56,787	54,215
April–June	163,880	77,674	28,444	28,786	17,893	10,425	658	56,447	53,745
July–September	153,951	77,454	26,517	24,877	15,497	9,056	550	46,489	44,247
October–December	466,863	325,326	77,295	38,200	15,111	10,439	492	50,237	48,204
1951									
January–March	436,754	248,230	76,352	65,399	23,842	21,668	1,263	114,657	111,218
April–June	361,787	187,406	62,926	64,245	22,871	22,600	1,739	112,912	108,475
July–September	308,470	160,815	51,237	54,589	21,632	18,292	1,905	103,943	99,544
October–December	229,421	106,533	38,372	46,267	21,246	15,763	1,240	99,717	95,233
1952									
January–March	237,941	107,497	37,791	48,924	24,993	17,602	1,134	122,712	118,050
April–June	203,357	84,464	30,994	46,369	23,698	16,736	1,096	118,607	113,792
July–September	291,438	165,438	53,598	38,578	19,642	13,426	756	98,109	93,066
October–December	320,568	173,807	55,324	49,474	23,961	17,120	882	117,103	112,979

<sup>1</sup> Quarterly data for 1940–44 were presented in the *Bulletin* for February 1947, p. 29; for 1945–48, in the *Bulletin* for February 1949, p. 29.

<sup>2</sup> Effective Sept. 1, 1950, a lump-sum death payment is payable with respect to every insured individual who dies after August 1950.

Table 8.—Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, December 1952

[Corrected to Jan. 23, 1953]

Region and State	Nonfarm place- ments	Initial claims <sup>1</sup>		Weeks of unemploy- ment covered by continued claims		Compensated unemployment					Average weekly insured unem- ployment under State programs <sup>3</sup>
		Total	Women	Total	Women	All types of unemployment <sup>2</sup>			Total unemployment		
						Weeks compen- sated	Benefits paid <sup>2</sup>	Average weekly number of benefi- ciaries	Weeks compen- sated	Average weekly payment	
Total.....	467,484	1,103,355	384,815	4,053,687	1,564,618	3,093,486	\$69,061,299	672,497	2,810,715	\$23.26	<sup>4</sup> 891,506
Region I:											
Connecticut.....	8,735	15,541	8,866	33,972	19,329	26,966	557,397	5,862	24,789	21.55	7,747
Maine.....	2,126	7,650	3,006	36,591	19,528	30,975	445,803	6,734	27,554	14.95	7,940
Massachusetts.....	17,383	53,391	24,076	178,818	79,851	146,485	3,386,141	31,845	130,078	24.63	38,787
New Hampshire.....	1,491	6,139	2,960	23,061	11,184	18,949	362,487	4,119	16,480	20.41	4,907
Rhode Island.....	1,929	14,150	7,109	45,789	23,537	41,429	911,028	9,006	39,324	22.46	10,130
Vermont.....	799	1,711	593	7,991	3,826	6,489	127,595	1,411	5,630	20.89	1,097
Region II:											
New Jersey.....	10,960	64,123	35,527	190,941	97,355	159,233	3,860,331	34,616	142,101	25.53	40,368
New York.....	66,897	249,349	111,900	733,563	329,400	512,765	12,833,972	111,471	448,423	26.71	157,979
Puerto Rico.....	1,478	35	0	192	0						
Virgin Islands.....	177	1		0							
Region III:											
Delaware.....	864	2,142	426	6,251	2,501	727	83,042	1,028	3,997	19.44	1,292
Pennsylvania.....	21,357	120,169	41,208	400,841	130,180	291,292	7,210,589	63,324	272,122	25.46	82,438
Region IV:											
Dist. of Col.....	3,654	2,301	461	10,739	4,115	9,109	163,509	1,980	8,948	18.03	2,337
Maryland.....	4,544	12,929	4,233	38,540	15,614	41,817	839,046	9,091	36,802	21.18	9,677
North Carolina.....	10,233	14,010	7,808	76,451	46,655	75,924	1,247,239	16,505	71,484	16.83	20,019
Virginia.....	6,597	9,607	4,235	29,839	13,325	24,178	437,098	5,256	22,964	18.44	6,916
West Virginia.....	1,682	8,602	1,123	61,748	9,574	49,355	979,800	10,729	46,481	20.39	13,344
Region V:											
Alabama.....	8,247	10,358	1,477	72,309	16,111	53,036	939,895	11,530	50,790	18.00	15,181
Florida.....	17,334	8,589	3,266	43,847	18,795	24,767	420,765	5,384	23,593	17.23	9,662
Georgia.....	8,415	9,750	4,026	47,137	23,184	47,924	805,772	10,418	45,261	17.12	13,255
Mississippi.....	5,148	8,736	1,885	42,745	9,740	27,414	496,411	5,960	25,201	18.72	9,178
South Carolina.....	3,809	4,879	1,436	29,140	12,804	25,548	466,666	5,554	24,468	18.60	8,069
Tennessee.....	9,637	12,610	4,397	93,370	38,606	63,361	1,055,838	13,774	60,515	16.86	21,696
Region VI:											
Kentucky.....	3,389	11,150	3,310	71,204	20,702	57,092	1,195,180	12,411	52,154	22.00	14,919
Michigan.....	17,682	27,017	6,504	109,691	34,742	81,770	2,013,979	17,776	72,840	25.94	24,951
Ohio.....	24,797	32,088	9,562	119,254	44,090	84,281	2,013,012	18,322	76,887	24.87	25,574
Region VII:											
Illinois.....	17,077	48,884	16,618	211,878	79,321	163,423	3,735,394	35,527	133,161	25.12	45,065
Indiana.....	9,149	30,430	6,362	68,849	21,416	40,311	916,099	8,763	35,253	23.63	16,253
Wisconsin.....	7,198	14,961	5,023	53,583	20,248	38,370	694,671	8,341	34,845	24.84	12,258
Region VIII:											
Minnesota.....	7,959	14,400	3,206	46,997	12,039	36,112	648,685	7,850	33,961	18.37	12,667
Montana.....	1,828	4,314	468	12,029	2,525	10,720	201,807	2,390	10,720	18.82	3,305
North Dakota.....	1,264	2,321	164	7,581	674	6,743	166,692	1,466	6,153	25.43	2,219
South Dakota.....	940	1,615	254	4,496	770	2,602	52,061	566	2,406	20.59	1,049
Region IX:											
Iowa.....	6,386	6,674	1,716	20,207	6,939	14,580	295,270	3,170	13,135	21.14	4,454
Kansas.....	6,284	6,623	1,081	21,553	5,348	15,442	340,130	3,357	14,062	22.87	5,030
Missouri.....	11,331	22,447	7,741	80,631	32,975	54,731	1,007,608	11,898	44,817	20.09	17,532
Nebraska.....	4,355	4,444	1,055	10,610	3,384	8,122	170,491	1,766	7,525	21.79	2,068
Region X:											
Arkansas.....	8,605	9,501	1,444	41,329	7,225	28,133	503,047	6,116	26,109	18.38	10,501
Louisiana.....	7,610	11,867	1,724	57,489	9,819	40,992	863,572	8,911	37,788	21.75	12,175
Oklahoma.....	10,793	9,512	1,631	41,918	11,677	26,437	502,894	5,747	25,004	19.43	9,228
Texas.....	40,292	10,841	2,218	51,255	15,406	36,346	627,579	7,901	34,977	17.54	12,655
Region XI:											
Colorado.....	5,021	2,664	338	7,892	1,790	3,657	76,513	795	3,481	21.30	1,783
New Mexico.....	3,593	2,433	203	8,821	1,120	4,750	103,418	1,033	4,591	22.02	1,776
Utah.....	3,035	3,906	740	12,604	3,671	9,816	243,458	2,134	9,125	25.41	2,944
Wyoming.....	869	991	128	2,291	578	2,217	53,542	482	1,961	24.95	654
Region XII:											
Arizona.....	4,611	3,266	787	11,423	4,490	5,977	123,987	1,299	5,739	20.95	2,460
California.....	35,244	107,527	31,228	444,867	214,471	385,099	8,695,032	83,717	356,046	23.27	96,789
Hawaii.....	694	1,713	693	15,791	7,919	14,196	254,748	3,086	11,095	20.59	( <sup>5</sup> )
Nevada.....	1,701	1,292	296	4,633	1,566	4,207	102,819	915	3,977	24.92	1,188
Region XIII:											
Alaska.....	725	2,313	281	13,133	2,172	12,685	413,975	2,758	12,177	33.05	( <sup>5</sup> )
Idaho.....	1,676	6,483	743	21,740	3,775	11,539	266,057	2,508	11,220	23.23	5,211
Oregon.....	3,925	27,366	4,142	107,297	26,585	83,584	1,858,619	18,170	79,547	22.74	24,365
Washington.....	5,865	37,540	5,137	169,041	41,964	127,809	3,050,435	27,785	122,934	24.09	38,597

<sup>1</sup> Excludes transitional claims.

<sup>2</sup> Total, part-total, and partial.

<sup>3</sup> Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

<sup>4</sup> Excludes Alaska and Hawaii.

<sup>5</sup> Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.



**Table 9.—Public assistance in the United States, by month, December 1951–December 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

Year and month	Total	Old-age assistance	Aid to dependent children		Aid to the blind	Aid to the permanently and totally disabled	General assistance	Total	Old-age assistance	Aid to dependent children (families)	Aid to the blind	Aid to the permanently and totally disabled	General assistance					
			Families	Recipients														
				Total <sup>1</sup>										Children				
Number of recipients														Percentage change from previous month				
1951																		
December		2,701,128	591,850	2,041,473	1,522,930	97,179	124,419	323,000	-0.2	( <sup>3</sup> )	( <sup>3</sup> )	+5.2	+2.2					
1952																		
January		2,693,960	593,618	2,047,286	1,527,796	97,215	128,493	339,000	-0.3	+0.3	( <sup>4</sup> )	+3.3	+5.1					
February		2,685,070	593,945	2,050,773	1,531,064	97,142	131,778	336,000	-0.3	+0.1	+0.1	+2.6	-0.9					
March		2,679,899	596,729	2,061,581	1,540,034	97,257	134,957	335,000	-0.2	+0.5	+0.1	+2.4	-4.4					
April		2,671,695	598,398	2,068,790	1,546,296	97,353	138,017	320,000	-0.3	+0.3	+0.1	+2.3	-4.5					
May		2,666,474	598,236	2,069,849	1,547,261	97,571	141,830	302,000	-0.2	( <sup>5</sup> )	+0.2	+2.8	-5.7					
June		2,659,667	589,968	2,041,551	1,527,354	97,690	145,344	294,000	-0.3	-1.4	+0.1	+2.5	-2.5					
July		2,650,166	578,155	2,006,321	1,501,148	97,670	148,132	307,000	-0.4	-2.0	( <sup>6</sup> )	+1.9	+4.6					
August		2,646,077	572,100	1,990,763	1,489,988	97,905	151,457	295,000	-0.2	-1.0	+0.2	+2.2	-3.9					
September		2,642,395	569,215	1,984,253	1,486,506	98,071	153,902	<sup>7</sup> 274,000	-0.1	-0.5	+0.2	+1.6	-0.9					
October		2,637,280	566,666	1,977,710	1,482,290	98,249	156,645	<sup>8</sup> 270,000	-0.2	-0.4	+0.2	+1.8	-1.3					
November		2,635,591	565,536	1,975,901	1,482,431	98,377	159,053	<sup>9</sup> 267,000	-0.1	-0.2	+0.1	+1.5	-1.3					
December		2,634,662	569,184	1,990,519	1,494,563	98,461	161,441	<sup>10</sup> 280,000	( <sup>7</sup> )	+0.6	+0.1	+1.5	+4.9					
Amount of assistance														Percentage change from previous month				
1951																		
December	\$190,820,555	\$120,299,184		\$44,866,070		\$4,671,872	\$5,779,429	\$15,204,000	+0.6	-0.1	+0.7	+0.2	+6.4	+3.9				
1952																		
January	192,074,787	120,076,963		45,118,621		4,808,443	5,934,820	16,136,000	+0.7	-0.2	+0.6	+2.9	+2.7	+6.1				
February	192,321,805	120,209,179		45,274,623		4,840,367	6,097,636	15,900,000	+0.1	+0.1	+0.3	+0.7	+2.7	-1.5				
March	192,619,399	120,240,341		45,468,914		4,836,239	6,222,905	15,851,000	+0.2	( <sup>4</sup> )	+0.4	-0.1	+2.1	-0.3				
April	192,159,661	120,106,042		45,713,294		4,851,436	6,363,889	15,125,000	-0.2	-0.1	+0.5	+0.3	+2.3	-4.6				
May	191,436,861	120,390,263		45,505,911		4,875,654	6,565,033	14,100,000	-0.4	+0.2	-0.5	+0.5	+3.2	-6.8				
June	190,033,682	120,200,238		44,768,604		4,883,935	6,694,905	13,486,000	-0.7	-0.2	-1.6	+0.2	+2.0	-4.3				
July	191,365,814	120,542,626		44,175,800		4,943,745	6,842,643	14,861,000	+0.7	+0.3	-1.3	+1.2	+2.2	+10.2				
August	189,514,464	120,424,755		43,620,484		4,959,394	6,973,831	13,536,000	-1.0	-0.1	-1.3	+0.3	+1.9	-8.9				
September	189,680,122	121,251,437		43,522,039		4,974,710	7,074,936	<sup>11</sup> 12,857,000	+0.1	+0.7	-0.2	+0.3	+1.4	-4.7				
October	190,688,422	127,753,941		46,116,285		5,206,477	7,523,719	<sup>12</sup> 13,088,000	+5.3	+5.4	+0.0	+4.7	+6.3	+1.8				
November	200,239,380	128,231,874		46,209,537		5,240,897	7,681,072	<sup>13</sup> 12,876,000	+0.3	+0.4	+0.2	+0.7	+2.1	-1.6				
December	202,383,234	128,632,515		46,720,062		5,267,441	7,814,216	<sup>14</sup> 13,949,000	+1.1	+0.3	+1.1	+0.5	+1.7	+8.3				

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>3</sup> Decrease of less than 0.05 percent.

<sup>4</sup> Increase of less than 0.05 percent.

<sup>5</sup> Excludes Nebraska; data not available. Percentage change based on data for 52 States.

Table 10.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, October 1952<sup>1</sup>

State <sup>2</sup>	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance <sup>3</sup>
Alaska				( <sup>4</sup> )	\$13,046
Calif.				( <sup>4</sup> )	63,909
Conn.	\$130,400	\$47,069	\$2,772	( <sup>4</sup> )	( <sup>4</sup> )
Del.		973		( <sup>4</sup> )	( <sup>4</sup> )
D. C.	56	171		\$330	93
Hawaii	8,168	\$8,640	488	4,464	( <sup>4</sup> )
Ill.	1,008,717	193,583	55,019	141,182	376,681
Ind.	248,384	38,506	8,656	( <sup>4</sup> )	135,439
Iowa				( <sup>4</sup> )	135,226
Kans.	138,861	21,960	2,401	16,709	33,449
La.	69	2,474	115	830	790
Maine				( <sup>4</sup> )	23,578
Mass.	422,910	46,487		206,176	130,578
Mich.	91,612		899	14,618	70,520
Minn.	742,613	48,660	7,516	( <sup>4</sup> )	( <sup>4</sup> )
Mont.				( <sup>4</sup> )	125,650
Nebr.	251,609	7,008	228	( <sup>4</sup> )	( <sup>4</sup> )
Nev.	2,557			( <sup>4</sup> )	43,600
N. H.	70,060	17,739	2,628	470	( <sup>4</sup> )
N. J.		7,643			75,506
N. Mex.	11,994	18,155	541	8,911	362
N. Y.	1,330,617	407,606	60,245	457,423	( <sup>4</sup> )
N. C.	8,601	5,948		2,131	121,466
N. Dak.	24,584	2,156	9	3,528	14,454
Ohio	184,461	9,569	7,815		534,949
Oreg.					106,091
R. I.	98,179	33,412	1,818	3,177	40,968
S. C.					5,913
S. Dak.					75,549
Utah	978	774	393	449	217
V. I.	90	17	5	12	26
Wis.					4,061
	269,338	80,014	7,554	6,189	80,609

<sup>1</sup> For October data excluding vendor payments for medical care see the *Bulletin*, January 1953.

<sup>2</sup> Excludes States that made no vendor payments for medical care for October or did not report such payments. For the special types of public assistance, figures in italics represent payments made without Federal participation.

<sup>3</sup> In all States except California, Illinois, Louisiana, Massachusetts, Nevada, New Jersey, Utah, and the Virgin Islands includes payments made on behalf of recipients of the special types of public assistance.

<sup>4</sup> No program for aid to the permanently and totally disabled.

<sup>5</sup> Data not available.

Table 11.—Average payments including vendor payments for medical care and average amount of vendor payments per assistance case, by program and State, October 1952<sup>1</sup>

State <sup>2</sup>	Old-age assistance		Aid to dependent children (per family)		Aid to the blind		Aid to the permanently and totally disabled	
	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care
Conn.	\$72.73	\$8.00	\$125.23	\$11.00	\$56.18	\$9.00	( <sup>4</sup> )	( <sup>4</sup> )
Del.			87.46	1.32			\$39.77	\$0.24
D. C.	51.30	.02	105.44	.09			51.15	3.91
Hawaii	37.70	9.81	94.46	9.16	46.95	3.89	73.20	36.11
Ill.	54.11	14.69	119.69	8.51	61.25	13.62	73.20	36.11
Ind.	41.92	5.81	78.03	4.78	44.83	5.04	( <sup>4</sup> )	( <sup>4</sup> )
Kans.	60.64	3.76	103.72	5.77	66.25	4.05	61.17	5.91
La.	51.27	( <sup>4</sup> )	63.70	.11	46.99	.06	41.25	.06
Mass.	72.38	4.32	118.63	3.68			92.57	35.50
Mich.	50.90	1.01			58.45	.38	66.77	10.21
Minn.	57.64	12.48	105.03	6.62	65.88	6.55	( <sup>4</sup> )	( <sup>4</sup> )
Nebr.	53.57	12.24	92.76	2.77	64.82	.32	( <sup>4</sup> )	( <sup>4</sup> )
Nev.	56.91	.94			50.51	9.00	( <sup>4</sup> )	( <sup>4</sup> )
N. H.	54.80	10.00	122.36	13.50			( <sup>4</sup> )	( <sup>4</sup> )
N. J.			108.45	1.68			41.40	4.05
N. Mex.	45.61	1.12	67.91	3.61	43.28	1.30	75.71	14.38
N. Y.	66.32	11.51	124.26	8.29	77.49	13.88	32.50	.36
N. C.	26.99	.17	82.13	.80			64.24	5.04
N. Dak.	53.37	2.81	106.08	1.43	53.94	.06		
Ohio	53.17	1.63	80.42	.76	53.12	2.12	66.67	9.00
R. I.	55.88	10.40	106.12	12.00	66.83	9.83	61.42	.29
Utah	56.66	.10	111.42	.23	63.25	1.68	( <sup>4</sup> )	( <sup>4</sup> )
V. I.	11.10	.13	16.73	.08	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
Wis.	56.47	5.73	127.96	9.99	62.58	5.72	70.79	6.09

<sup>1</sup> For October data excluding vendor payments for medical care see the *Bulletin*, January 1953. All averages based on cases receiving money payments, vendor payments for medical care, or both. Averages for general assistance not computed here because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance. Figures in italics represent payments made without Federal participation.

<sup>2</sup> Excludes States that made no vendor payments for medical care for October or did not report such payments.

<sup>3</sup> No program for aid to the permanently and totally disabled.

<sup>4</sup> Less than 1 cent.

<sup>5</sup> Average payment not computed on base of less than 50 recipients.



**Table 12.—Old-age assistance: Recipients and payments to recipients, by State, December 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	November 1952 in—		December 1951 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup>	2,634,662	\$128,632,515	\$48.82	(7)	+0.3	-2.5	+6.9
Ala.	70,028	1,866,713	26.66	-0.2	+2	-10.0	+13.3
Alaska	1,640	93,054	56.53	+4	+5	-4	-3
Ariz.	14,041	790,370	54.15	+3	+5	+1	+9.7
Ark.	57,571	1,571,928	32.52	+2	-1	-3.6	+47.9
Calif.	272,989	18,998,958	69.60	-1	(7)	-6	+3.0
Colo. <sup>3</sup>	52,117	4,389,442	84.22	+2	+1	-4	+18.4
Conn.	15,844	1,034,432	65.29	-1.1	-1.3	-16.7	-11.4
Del.	1,748	64,894	37.12	-3	+9	+7.7	+30.3
D. C.	2,722	143,923	52.87	+6	+3.1	-2.1	+7.5
Fla.	66,922	2,847,302	42.54	+1	+6	-2.6	+8.7
Ga.	95,446	3,436,083	36.00	+1	+2	-3	+15.4
Hawaii	2,126	72,028	33.88	+2	+7	-6.3	-4.7
Idaho	9,174	495,136	53.97	+4	+4	-3.5	+3.3
Ill.	107,090	4,461,297	41.66	-4	-1	-6.2	-17.7
Ind.	41,580	1,545,045	37.15	-4	-2	-7.7	-3.7
Iowa	47,199	2,673,861	56.65	-2	(7)	-3.1	+7.9
Kans.	36,742	2,105,478	57.30	(7)	+3	-2.4	+12.1
Ky.	56,197	1,968,651	35.03	+2	+3	-14.7	+8
La.	120,477	6,189,729	51.38	+1	+1.1	+1.2	+11.7
Maine	13,632	572,845	41.90	-3	(7)	-6.4	-8.5
Md.	11,044	469,824	42.54	(7)	+2	-3.5	+1.7
Mass.	97,333	6,594,741	67.75	-1	(7)	-4.5	+8
Mich.	88,626	4,507,781	50.86	-5	-2	-5.7	(7)
Minn.	53,640	2,424,242	45.19	(7)	-1.6	-2.4	-2.5
Miss.	59,311	1,556,475	26.24	+1.1	+10.1	+2.6	+44.2
Mo.	131,298	6,576,611	50.09	+1	-8	-9	+14.6
Mont.	10,850	630,702	58.13	+1	+2	-4.8	+7.8
Nebr.	19,525	838,229	42.93	-5	-4	-12.8	-19.2
Nev.	2,685	151,410	56.39	-1	-1	-2.5	+4
N. H.	6,985	318,072	45.54	+2	+1.0	-6	+2.8
N. J.	21,723	1,265,375	58.25	-5	+9	-3.6	+6.6
N. Mex.	10,687	474,746	44.42	+2	+1	-4	+12.5
N. Y.	110,631	6,298,941	56.94	-3	(7)	-4.4	-1.6
N. C.	50,851	1,495,034	29.40	-1	+3.6	-2.7	+21.3
N. Dak.	8,681	460,183	54.05	+1	+1.7	-3.1	+2.7
Ohio	112,550	5,794,906	51.49	-4	-4	-4.8	-2
Okl.	95,611	6,322,759	66.13	+2	+5.0	-8	+33.9
Oreg.	22,060	1,363,380	61.75	-1	+7	-4.0	+6.7
Pa.	68,598	2,910,020	42.42	-6	-1.1	-10.1	-2.3
P. R.	42,796	322,032	7.52	+6	+6	+87.2	+84.9
R. I.	9,028	434,969	48.18	(7)	+1.2	-6.7	-4.8
S. C.	42,222	1,327,924	31.45	(7)	-1	-1.7	+21.8
S. Dak.	11,663	509,706	43.70	+1	+5	-3.1	+3.3
Tenn.	60,249	2,213,310	36.74	+3	+3	-1.7	+16.9
Tex.	218,388	8,393,851	38.44	+1	(7)	-7	+16.0
Utah	9,680	549,095	56.72	-1	(7)	-1.5	+4.9
Vt.	6,962	280,694	40.32	+1	+5	-4	+2.3
V. I.	689	10,332	15.00	-1	+34.9	+3.9	+3.1
Va.	17,878	459,478	25.70	-3	+4	-7.2	+5.5
Wash.	65,996	4,361,348	66.09	-3	-9	-3.2	+3.4
W. Va.	26,722	897,780	33.60	+3	+2.3	+2.6	+34.3
Wis.	50,246	2,573,831	51.22	-2	-1	-3.1	+2.8
Wyo.	4,109	244,552	59.32	(7)	-1	-4.8	+2.0

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Includes 3,932 recipients under 65 years of age in Colorado and payments to these recipients. Such payments are made without Federal participation.

<sup>3</sup> Decrease of less than 0.05 percent.

<sup>4</sup> Increase of less than 0.05 percent.

**Table 13.—Aid to the blind: Recipients and payments to recipients, by State, December 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	November 1952 in—		December 1951 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup>	98,461	\$5,267,441	\$53.50	+0.1	+0.5	+1.3	+12.7
Total, 52 States <sup>3</sup>	98,420	5,265,107	53.50	+1	+5	+1.3	+12.7
Ala.	1,526	42,686	27.97	+1	+1.0	-2	+16.5
Alaska	38	1,968	(7)	(7)	(7)	(7)	(7)
Ariz.	694	40,784	58.77	+4	+2	-6.5	+8
Ark.	1,897	74,026	39.02	+6	+4	+3	+49.0
Calif. <sup>4</sup>	11,771	1,010,676	85.86	-1	-1	+2.6	+7.9
Colo.	347	22,392	64.53	+6	+1.0	-6	+3
Conn.	301	23,709	78.77	-2	-8	-2.6	+12.9
Del.	229	11,719	51.17	-9	+5	+4.1	+18.0
D. C.	247	14,345	58.08	-4	+2.5	-6.4	+3.8
Fla.	3,135	148,204	47.27	+3	+6	-4.4	+11.0
Ga.	3,037	125,831	41.43	+5	+5	+4.3	+28.4
Hawaii	111	4,524	40.76	+9	-5	-7.5	-4.1
Idaho	182	10,664	58.59	-5	-1.0	-10.8	-6.1
Ill.	3,881	192,247	49.54	-4	+1	-5.4	-13.0
Ind.	1,696	68,863	40.84	-2	(7)	-2.9	+2.4
Iowa	1,313	88,132	67.12	+1	+1.2	+2.5	+15.7
Kans.	591	37,075	62.73	+7	+1.4	-5.0	+14.8
Ky.	2,452	91,028	37.12	+10	+9	-2.9	+14.4
La.	1,957	91,746	46.88	+7	+5	+4.7	+10.4
Maine	580	26,213	45.19	+10	+1.2	-8	-5.0
Md.	479	23,828	49.75	+2	+5	-2.0	+8.1
Mass.	1,688	140,176	83.04	-1	+7	+4.2	+14.8
Mich.	1,850	109,232	59.04	+1	+4	-5	+10.7
Minn.	1,151	68,238	59.29	+1	-3	-1.3	-8.6
Miss.	2,943	90,880	30.88	+1	+5.4	+4.8	+37.6
Mo.	3,480	174,000	50.00	+3	+3	+22.6	+22.6
Mont.	531	34,251	64.50	+17	+1.8	-4	+13.9
Nebr.	723	46,165	63.85	+4	-1.5	-4.5	-4.7
Nev.	47	2,374	(7)	(7)	(7)	(7)	(7)
N. H.	294	14,946	50.84	+3	+1.3	-3.3	-1.1
N. J.	822	53,283	64.82	-4	-1.7	+3.9	+13.0
N. Mex.	416	17,530	42.14	+5	+8	-16.9	-3.2
N. Y.	4,116	276,679	67.22	-9	-1	+2.0	+6.1
N. C.	4,452	172,790	38.81	+1	+3.0	-3	+13.4
N. Dak.	114	6,537	57.34	-9	-3.5	+9	+7.9
Ohio	3,679	189,207	51.43	-5	-4	-2.4	+3.3
Okl.	2,405	182,051	75.70	-5	+5.6	-6.2	+37.2
Oreg.	362	25,987	71.79	+6	+1.0	-6.2	+1.7
Pa.	15,863	785,131	49.49	(7)	+2	+2.5	+27.7
P. R.	1,028	7,628	7.42	+2.9	+2.1	+103.6	+105.6
R. I.	186	11,346	61.00	0	+1.6	-2.1	+4.9
S. C.	1,621	59,695	36.83	+3	+1	+1.5	+33.9
S. Dak.	203	8,680	42.76	0	+4	-6.5	+3.7
Tenn.	2,911	121,567	41.76	+6	+6	+5.2	+16.1
Tex.	6,015	259,600	43.16	(7)	-1	-3	+16.5
Utah	215	13,225	61.51	+5	+2	-1.8	+3.9
Vt.	169	7,603	44.99	0	+2	-6.6	-2.4
V. I.	46	678	(7)	(7)	(7)	(7)	(7)
Va.	1,368	45,910	33.56	-1.2	+3	-8.4	-4
Wash. <sup>5</sup>	818	67,682	82.74	-1.2	-4.2	-2.7	+5.4
W. Va.	1,144	45,032	39.36	+7	+3.9	+6.0	+33.5
Wis.	1,264	73,356	58.03	-8	+3	-6.3	+3
Wyo.	89	5,362	60.25	(7)	(7)	(7)	(7)

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. Figures in italics represent program administered without Federal participation. All data subject to revision.

<sup>2</sup> Data include recipients of payments made without Federal participation and payments to these recipients in California (518 recipients, \$46,279 in payments), in Washington (11 recipients, \$578 in payments), in Missouri (998 recipients, \$48,058 in payments), and in Pennsylvania (6,609 recipients, \$330,447 in payments). State plans for aid to the blind in Missouri and Pennsylvania were approved under the Social Security Act Amendments of 1950.

<sup>3</sup> States with plans approved by the Social Security Administration. See also footnote 2.

<sup>4</sup> Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

<sup>5</sup> Increase of less than 0.05 percent.

<sup>6</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>7</sup> Decrease of less than 0.05 percent.

Table 14.—Aid to dependent children: Recipients and payments to recipients, by State, December 1952<sup>1</sup>

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients		Payments to recipients			Percentage change from—			
		Total <sup>2</sup>	Children	Total amount	Average per—		November 1952 in—		December 1951 in—	
					Family	Recipient	Number of families	Amount	Number of families	Amount
Total.....	569,184	1,990,819	1,494,563	\$46,720,062	\$82.08	\$23.47	+0.6	+1.1	-3.8	+4.1
Total, 52 States <sup>3</sup>	569,157	1,990,722	1,494,493	46,718,961	82.08	23.47	+0.6	+1.1	-3.8	+4.1
Ala.....	18,073	65,578	51,073	701,900	38.84	10.70	+0.5	+0.8	-0.3	+11.2
Alaska.....	810	2,650	1,919	62,926	77.69	23.75	+1.6	+3.6	+15.2	+24.3
Ark.....	3,582	13,626	10,257	301,293	84.11	22.11	+1.6	+1.5	-0.9	+14.8
Calif.....	12,740	47,654	36,444	705,123	55.35	14.80	+0.7	+0.6	-4.9	+44.2
Colo.....	51,106	162,110	123,270	6,038,075	118.15	37.25	+0.5	+0.9	-7.2	-4.6
Conn.....	4,936	18,293	13,898	503,885	102.08	27.55	+1.9	+2.2	-5.5	-2.1
Del.....	4,174	13,792	10,114	478,310	114.59	34.68	-1.2	-0.8	-18.1	-13.0
D. C.....	737	2,859	2,193	62,981	85.46	22.03	+0.7	-0.2	+6.2	+12.3
Fla.....	1,954	8,028	6,265	210,020	107.48	26.16	+1.5	+4.0	-5.0	+4.9
Ga.....	18,474	62,446	46,833	978,848	52.99	15.68	+1.6	+1.8	-5.4	+11.2
Idaho.....	13,558	46,934	35,793	909,084	71.48	20.65	+1.1	+1.5	-34.6	-6.3
Ill.....	3,159	11,753	9,204	270,513	85.63	23.02	+2.3	+1.5	-1.9	+0.6
Ind.....	1,815	6,394	4,714	218,948	120.63	34.24	+1.5	+1.2	-16.4	-9.5
Iowa.....	22,472	81,556	60,693	2,572,098	114.46	31.54	+0.5	+1.4	-8.8	+1.7
Kans.....	7,935	27,028	20,063	604,609	76.20	22.37	( <sup>4</sup> )	+0.3	-8.9	+4.3
Ky.....	5,524	19,529	14,533	644,264	116.63	32.99	+0.8	+1.4	+7.4	+26.3
La.....	3,835	13,702	10,469	377,603	98.46	27.56	+1.5	+1.2	-12.4	+4.6
Maine.....	20,015	71,535	53,096	1,281,953	64.05	17.92	+1.2	+1.2	-5.8	+44.2
Md.....	21,387	79,370	59,415	1,362,606	63.71	17.17	+0.3	+0.5	-3.0	+3.9
Mass.....	4,182	14,714	10,654	333,538	79.76	22.67	+0.9	+1.5	-5.1	+3.5
Mich.....	5,219	20,302	15,558	484,916	92.91	23.89	+3.2	+3.8	+3.0	+14.0
Minn.....	12,524	41,261	30,442	1,442,614	115.19	34.96	-0.1	-0.2	-3.8	-0.1
Miss.....	24,246	78,736	56,124	2,404,312	99.16	30.54	-1.5	-1.4	-1.8	+2.4
Mo.....	7,220	24,710	18,900	727,895	100.82	29.46	-0.3	+0.3	-6.9	-5.1
Mont.....	10,410	39,423	30,474	278,607	26.76	7.07	+1.3	+2.3	+2.0	+37.4
Nebr.....	20,925	70,965	52,405	1,259,616	60.20	17.75	-0.2	-0.4	-8.0	+6.3
Nev.....	2,241	7,846	5,833	226,918	101.26	28.92	+1.2	+0.9	-5.4	+11.5
N. H.....	2,510	8,605	6,351	227,893	90.79	26.48	-0.8	-0.7	-14.0	-12.9
N. J.....	1,300	4,835	3,335	147,013	113.09	32.42	+0.5	+1.7	-12.9	-8.3
N. Mex.....	4,959	16,729	12,727	534,552	107.79	31.95	+0.8	+1.2	-1.8	+5.2
N. Y.....	4,995	17,840	13,651	336,545	67.38	18.86	+0.9	+1.2	-0.6	+22.2
N. C.....	48,117	166,303	119,885	5,670,438	117.85	34.10	+1.1	+0.6	-3.8	-5.4
N. Dak.....	16,536	60,734	46,223	929,385	56.14	15.30	+0.8	+0.8	-0.9	+19.7
Ohio.....	1,501	5,942	4,063	158,620	105.68	29.69	+0.5	+1.6	-6.0	+6.6
Okla.....	12,814	47,530	35,883	1,033,229	80.63	21.74	+0.4	+1.3	-6.2	+10.9
Ore.....	17,771	59,650	45,435	1,780,166	100.17	29.84	-0.1	-0.6	-12.0	+22.2
Pa.....	3,117	10,734	8,090	366,281	117.51	34.12	+1.4	+2.7	-7.0	+4.6
P. R.....	27,548	102,402	77,100	2,670,140	96.93	26.08	+0.3	-0.8	-18.7	-10.7
R. I.....	31,614	98,640	75,185	298,024	9.43	3.02	+1.2	+1.3	+118.3	+117.3
S. C.....	3,162	10,586	7,675	324,597	102.66	30.66	+0.5	+2.1	-4.2	+3.0
S. Dak.....	6,393	24,164	18,737	287,016	44.90	11.88	+1.6	+1.9	-1.4	+15.8
Tenn.....	2,622	8,591	6,484	207,482	79.13	24.15	+1.6	+2.8	+1.6	+16.7
Tex.....	19,930	72,233	54,276	984,321	49.39	13.63	+1.3	+1.3	-5.1	-2.3
Utah.....	15,688	61,164	45,712	1,037,573	66.14	16.96	+3.0	+2.8	-4.0	+29.6
Vt.....	2,733	9,510	7,031	305,830	111.90	32.16	+0.9	+1.7	-8.4	-5.0
W. Va.....	989	3,477	2,665	69,223	69.99	19.91	-1.3	+2.9	-1.9	+28.3
Wis.....	232	728	631	5,262	22.68	7.23	+0.9	+3.1	+2.7	+16.3
Wyo.....	7,269	27,452	20,984	448,547	61.71	16.34	+1.3	+2.6	-7.0	+11.3
Wash.....	8,428	28,466	20,810	960,000	113.91	33.72	+1.7	+0.8	-5.9	+3.8
W. Va.....	17,138	63,398	49,457	1,428,998	83.38	22.54	+1.0	+12.3	+2.3	+50.4
Wis.....	8,021	27,316	20,117	950,551	118.51	34.80	+1.1	( <sup>4</sup> )	-4.0	+1.9
Wyo.....	497	1,797	1,350	53,820	108.29	29.95	-0.2	-0.8	-9.0	+0.4

Table 15.—Proportion of population receiving assistance (recipient rates) by State, December 1952

[Exclusive of recipients receiving only vendor payments for medical care; all rates subject to revision]

State	Recipients of old-age assistance per 1,000 population aged 65 and over <sup>1</sup>	Children receiving aid to dependent children per 1,000 population under 18 years <sup>2</sup>	Recipients of aid to the permanently and totally disabled per 1,000 population aged 18-64 <sup>3</sup>	Recipients of general assistance per 1,000 population under age 65 <sup>4</sup>
Total.....	199	30	2.4	4.3
Ala.....	327	44	5.3	1.1
Alaska.....	336	46	.....	2.0
Ark.....	285	35	.....	2.8
Calif.....	361	51	4	1.7
Colo.....	279	39	.....	4.7
Conn.....	392	31	4.7	4.4
Del.....	84	18	.....	( <sup>5</sup> )
D. C.....	63	22	7	( <sup>5</sup> )
D. C.....	45	32	2.5	1.0
Fla.....	254	53	.....	( <sup>5</sup> )
Ga.....	407	28	9	1.7
Hawaii.....	103	51	3.9	5.8
Idaho.....	198	22	2.5	3
Ill.....	134	24	7	6.1
Ind.....	110	16	.....	8.9
Iowa.....	166	17	.....	3.4
Kans.....	181	17	2.5	2.3
Ky.....	228	50	.....	2.6
La.....	631	59	9.3	3.0
Maine.....	141	36	.....	10.1
Md.....	64	20	2.0	1.4
Mass.....	197	23	2.4	5.9
Mich.....	180	27	3	4.7
Minn.....	189	19	.....	5.9
Miss.....	366	35	1.0	6
Mo.....	307	44	5.1	6.7
Mont.....	199	29	3.5	2.7
Nebr.....	143	15	.....	( <sup>5</sup> )
Nev.....	224	21	.....	3.1
N. H.....	116	1	2	5.9
N. J.....	51	9	6	3.1
N. Mex.....	301	48	5.4	6
N. Y.....	82	29	3.2	6.2
N. C.....	210	30	2.7	1.1
N. Dak.....	172	18	2.2	3.7
Ohio.....	150	15	1.2	7.4
Okla.....	464	59	2.8	( <sup>5</sup> )
Ore.....	155	17	2.1	9.0
Pa.....	73	25	1.5	2.8
P. R.....	480	70	9.7	1.1
R. I.....	121	35	8	10.1
S. C.....	342	22	4.9	1.7
S. Dak.....	201	28	8	2.4
Tenn.....	241	46	.....	1.7
Tex.....	394	17	.....	( <sup>5</sup> )
Utah.....	213	25	4.0	3.2
Vt.....	171	21	1.1	( <sup>5</sup> )
W. Va.....	328	53	1.8	10.3
Wis.....	78	18	1.7	( <sup>5</sup> )
Wash.....	289	28	3.8	9.0
W. Va.....	181	65	4.0	3.4
Wis.....	154	18	5	4.3
Wyo.....	211	14	2.6	2.3

<sup>1</sup> Based on population estimated by Bureau of Public Assistance as of June 1952. See note below.

<sup>2</sup> Based on Census data, July 1951.

<sup>3</sup> Based on Census data, April 1950.

<sup>4</sup> Number of persons aided not currently available.

<sup>5</sup> Rate includes unknown number of persons receiving medical care, hospitalization, and burial only.

<sup>6</sup> Program administered without Federal participation.

NOTE: Not comparable with general assistance rates published earlier. Aged persons now assumed to be only a small part of the general assistance population, and so are excluded from the population base for the first time. As a result, interstate comparisons are no longer affected by State differences in the proportions of aged persons in the total population.

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. Figures in italics represent program administered without Federal participation. All data subject to revision.

<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>3</sup> States with plans approved by the Social Security Administration.

<sup>4</sup> Decrease of less than 0.05 percent.

<sup>5</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>6</sup> In addition to these payments from aid to dependent children funds, supplemental payments of \$101,796 from general assistance funds were made to 3,642 families in Missouri, and \$89,324 to 2,694 families in Ohio.

<sup>7</sup> Average payment not computed on base of less than 50 families; percentage change, on less than 100 families.



**Table 16.—Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, December 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	November 1952 in—		December 1951 in—	
				Number	Amount	Number	Amount
Total.....	161,441	\$7,814,216	\$48.40	+1.5	+1.7	+29.8	+35.2
Ala.....	8,835	241,853	27.37	+3	+7	+2.3	+26.6
Ark.....	464	14,562	31.38	+10.0	+9.9		
Calif.....	3,801	207,680	54.64	+1.0	+1.4	+8.4	+15.7
Del.....	134	6,976	52.06	+1.5	+3.5	+11.7	+37.6
D. C.....	1,397	85,704	61.35	+1.9	+5.8	+14.8	+31.0
Ga.....	1,860	72,731	39.10	+38.2	+37.7		
Hawaii.....	1,180	55,754	47.25	+1.4	+1.7	+2.3	+3.6
Idaho.....	815	46,186	56.67	-4	-2	+5.3	+14.8
Ill.....	3,636	157,792	43.40	+3.8	+4.8	+57.8	+36.3
Kans.....	2,903	163,484	56.32	+2.4	+2.8	+12.5	+31.0
La.....	14,562	601,640	41.32	-7	-6	+3	+6.3
Md.....	3,064	152,973	49.93	+1.3	+1.8	+21.6	+32.7
Mass.....	7,056	421,772	59.77	+1.5	+3	+170.2	+164.2
Mich.....	1,302	85,196	65.44	+2.5	+3.3	+25.9	+38.9
Miss.....	1,188	23,924	20.14	+4.7	+8.1	+65.5	+70.4
Mo.....	12,365	640,231	51.78	+1.3	+1.3	+18.9	+33.0
Mont.....	1,174	73,893	62.94	+1.4	+8	+16.4	+32.2
N. H.....	65	3,614	55.60	( <sup>2</sup> )	( <sup>2</sup> )		
N. J.....	1,901	132,281	69.58	+1.7	+1.3	+121.0	+168.0
N. Mex.....	2,074	77,563	37.40	-1.8	-2.0	+7.3	+1.6
N. Y.....	30,625	1,972,799	64.42	( <sup>2</sup> )	+3	+9.3	+15.2
N. C.....	6,234	216,694	34.76	+2.8	+5.6	+51.6	+94.5
N. Dak.....	729	47,301	64.88	+3.4	+8.0	+22.7	+36.3
Ohio.....	5,840	289,397	49.55	+2.2	+2.3	+37.3	+53.7
Okla.....	3,636	250,147	68.80	+4.9	+10.5	+195.9	+336.2
Oreg.....	1,995	148,040	74.21	-1.3	-1.5	+19.7	+32.1
Pa.....	9,745	472,828	48.52	+8	+6	+4.1	+15.2
P. R.....	10,158	85,530	8.42	+1.8	+1.7	+287.0	+254.6
R. I.....	386	23,055	59.73	+4.3	+5.8	+127.1	+116.9
S. C.....	5,529	173,596	31.40	+3.1	+3.0	+52.7	+80.4
S. Dak.....	303	13,700	45.21	+3.8	+4.1	+126.1	+152.3
Utah.....	1,527	93,794	61.42	-5	-2	-2.4	+6.7
Vt.....	229	9,995	43.65	+4	+7	+18.0	+24.4
V. I.....	23	355	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Va.....	3,401	121,957	35.86	+2.6	+3.2	+23.5	+31.9
Wash.....	5,482	370,404	67.57	+4	-5	+4.1	+12.9
W. Va.....	4,331	164,367	37.95	+4.6	+8.1	+109.0	+247.0
Wis.....	1,042	67,986	65.25	+1.2	+1.4	+22.9	+26.2
Wyo.....	450	26,460	58.80	-9	-9	-4.9	+5.0

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

<sup>3</sup> Increase of less than 0.05 percent.

**Table 17.—General assistance: Cases and payments to cases, by State, December 1952<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	November 1952 in—		December 1951 in—	
				Number	Amount	Number	Amount
Total, 52 States <sup>2</sup> .....	280,000	\$13,949,000	\$49.80	+4.9	+8.3	-12.9	-8.0
Ala.....	148	3,508	23.70	-7	+3	( <sup>3</sup> )	( <sup>3</sup> )
Alaska.....	148	8,025	54.22	+37.0	+66.3	( <sup>3</sup> )	( <sup>3</sup> )
Ark.....	1,326	61,249	46.19	+4.5	+3.9	+15.1	+37.4
Calif.....	2,157	29,412	13.64	+8	+5	-13.1	-10.1
Colo.....	23,162	1,315,074	46.70	+9.0	+9.6	-5.8	-5.4
Conn.....	2,042	99,419	48.69	+17.8	+34.8	+16.0	+40.4
Del.....	3,843	212,220	55.22	-1.1	-5.0	+1	+2.5
D. C.....	741	33,604	45.35	+4.7	-10.0	-16.3	+4.1
Fla.....	696	43,314	62.23	+2.2	+5.6	+5.1	+18.2
Ga.....	2,900	50,740	18.97	+5.3	+4.4	-17.5	-36.9
Hawaii.....	1,668	92,905	55.70	+1.6	+1.5	-12.2	-14.1
Idaho.....	1,136	5,516	48.56	+3.0	+7.2	-25.7	-13.8
Ill.....	24,728	1,556,609	62.95	+3.8	+2.2	-11.8	-3.3
Ind.....	8,884	305,563	34.39	+9.7	+9.5	-5.7	-9
Iowa.....	3,714	124,088	33.41	+9.2	+18.0	-9	+8.9
Kans.....	1,880	91,572	48.71	+6.6	+9.6	-12.8	-4.1
Ky.....	2,679	70,638	26.37	-6.9	-6.2	-7.6	+3.9
La.....	6,793	264,419	38.93	+5	+9	+10.3	+18.1
Maine.....	3,094	146,265	47.27	+8.0	+17.3	-9.8	-2.7
Md.....	2,630	137,068	52.35	+7	+2.4	-13.4	-2.9
Mass.....	12,813	762,767	59.53	+3.3	+16.1	-27.3	-18.1
Mich.....	14,068	853,816	60.69	-1.7	+11.1	-34.8	-14.1
Minn.....	5,832	306,066	52.48	+11.5	+19.7	-2.8	+1.2
Miss.....	883	11,132	12.54	+6	+8	-2.8	-7
Mo.....	8,932	307,965	34.48	+1.0	+3.2	-6.5	+6.1
Mont.....	646	20,861	32.29	+23.8	+29.4	-36.7	-30.9
Nev.....	2,280	9,600	34.29	-6.7	-2	-3.4	-1.9
N. H.....	1,075	50,111	46.61	+14.1	+26.3	-25.7	-17.0
N. J.....	6,035	431,924	71.57	+4.3	+9.0	-18.9	-2.0
N. Mex.....	238	6,170	25.92	+11.2	+18.0	-29.4	-14.0
N. Y.....	35,422	2,643,239	74.62	+1.6	+2.9	-28.2	-20.1
N. C.....	1,820	37,280	20.48	+6.9	+5.7	-16.3	-10.7
N. Dak.....	531	23,843	44.90	+37.6	+52.9	+4.1	+13.9
Ohio.....	20,917	915,884	43.79	+6.2	+9.4	-4	+8.0
Okla.....	15,600	88,650	( <sup>3</sup> )	( <sup>3</sup> )	+6.8	( <sup>3</sup> )	+4.2
Oreg.....	5,249	317,398	60.47	+16.2	+18.9	+2.2	+8.1
Pa.....	17,869	974,543	54.54	+1.2	+1.5	-13.7	-4.7
P. R.....	2,286	15,260	6.68	-2	-8	-29.5	-29.7
R. I.....	3,779	255,020	67.48	+3.9	+9.3	-8.5	-2.2
S. C.....	2,311	49,015	21.21	+12.9	+8.3	-1.4	+17.1
S. Dak.....	568	17,082	30.07	+2.7	+12.5	-18.7	-14.9
Tenn.....	2,181	34,260	15.71	+2.2	+7.1	-7.8	+6.0
Tex.....	13,670	142,000	10.39	+13.8	+21.4	-2.0	+5.0
Utah.....	1,272	77,872	61.22	+13.8	+21.4	-2.0	+5.0
Vt.....	1,000	42,000					
V. I.....	223	2,631	11.69	-1.7	+10.7	-3.0	-4
Va.....	1,795	52,745	29.38	-4.5	-5.4	-24.8	-16.4
Wash.....	9,141	551,504	60.33	+24.8	+28.8	+12.4	+34.0
W. Va.....	3,510	110,733	31.55	+7.0	+10.4	-13.2	+23.1
Wis.....	5,181	311,839	60.19	+9.8	+14.4	-1.7	+4.7
Wyo.....	181	9,257	51.14	+50.8	+68.3	+16.0	+41.2

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving, medical care, hospitalization, and burial only. Excludes Nebraska; data not available. Percentage changes based on data for 52 States.

<sup>3</sup> Percentage change not computed on base of less than 100 cases.

<sup>4</sup> State program only; excludes program administered by local officials.

<sup>5</sup> About 13 percent of this total is estimated.

<sup>6</sup> Partly estimated.

<sup>7</sup> Excludes assistance in kind and cases receiving assistance in kind only and for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

<sup>8</sup> Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

<sup>9</sup> Includes 3,642 cases and payments of \$101,796 representing supplementation of aid to dependent children program.

<sup>10</sup> Includes cases receiving medical care only.

<sup>11</sup> Includes 5,718 cases and payments of \$168,756 representing supplementation of other assistance programs.

<sup>12</sup> Excludes estimated duplication between programs; 1,808 cases were aided by county commissioners and 4,275 cases under program administered by Oklahoma Emergency Relief Board. Average per case and percentage changes in number of cases not computed.

<sup>13</sup> Estimated.

<sup>14</sup> Estimated on basis of reports from a sample of cities and towns.

# Social Security in Review

## Department of Health, Education, and Welfare

ON April 11, 1953, under Public Law 13, the Federal Security Agency became the Department of Health, Education, and Welfare. President Eisenhower signed the joint congressional resolution on April 1; under its provisions Reorganization Plan No. 1 of 1953, setting up the new Federal department, became effective 10 days later. Federal Security Administrator Oveta Culp Hobby, on being sworn in, became the first Secretary of Health, Education, and Welfare.

### Commissioner Retires

EARLY in April, Arthur J. Altmeyer completed his thirtieth year of public service and retired from his post as Commissioner for Social Security. Mr. Altmeyer was one of the "architects" of the social security program as it was set up in 1935 and has guided the program from its beginnings.

Mr. Altmeyer began his career as a public servant in Wisconsin, where he served as Secretary of the State Industrial Commission from 1922 to 1933. His work to make social security a living reality for millions of Americans began before the Social Security Act was adopted, when he was chairman of the technical board of the President's Committee on Economic Security that laid the groundwork for the Act. He was a member of the first Social Security Board and became its chairman in 1937. He was the first Commissioner for Social Security, serving in that position since 1946.

### Program Operations

THE NUMBER of recipients of public

assistance and average payments under the program changed relatively little from December to January. The old-age assistance caseload continued to decline, but the other assistance programs showed small increases. In aid to the blind the net change was only 15 cases. In general assistance, the 290,000 cases on the rolls in January represented a net increase from December of 10,000 cases or 3.6 percent. Despite seasonal increases in some months, there has been a general downward trend since early in 1950 in the size of the general assistance caseload. In January 1950, 596,000 cases received general assistance—more than twice the number on the rolls in January 1953.

For the country as a whole, the average payment rose slightly in all programs except general assistance. Among the States, increases or decreases in the averages were in relatively small amounts except in a few instances. Average payments to recipients of aid to dependent children, aid to the disabled, and general assistance increased substantially in the State of Washington, when the reduction in payments for those programs was changed from 20 percent to 10 percent. Maine used revised prices for food and made other changes in assistance standards, which resulted in more nearly adequate payments to recipients of the special types of assistance. Colorado raised the average payment to aged recipients \$14 in January; in February, however, Colorado will again determine the amounts of the payments under the same maximum (\$90) in effect in December.

The average general assistance payment dropped 66 cents, with substantial increases and decreases in a number of States.

MONTHLY BENEFITS under old-age and survivors insurance were being paid to 5.1 million persons at the end of January—about 83,000 more than at the end of December. January was the sixth consecutive month in which the increase in the number of beneficiaries exceeded 80,000. In the 6-month period ending with January, the number of beneficiaries increased by half a million. Old-age beneficiaries accounted for slightly more than three-fifths of this increase, chiefly because of the large number of awards to retired workers who had acquired 6 quarters of coverage after 1950. Such workers could have their benefits computed under the liberalized provisions of the 1950 amendments, under which benefits may be based on average earnings since 1950; these provisions became fully effective for the first time in July 1952.

Monthly benefits being paid at the end of January totaled \$209.3 million, about \$4.1 million more than in December. The average old-age benefit increased for the seventh consecutive month, to \$49.44. The increase since September 1952, the first month for which the higher benefits provided by the 1952 amendments were payable, amounted to 65 cents. The steady increase in the average old-age benefit in current-payment status was due chiefly to the large number of new-formula benefits awarded at a substantially higher average monthly rate than that for all old-age benefits in current-payment status.

During January about 200,000 applications for benefits were filed in the field offices—a total exceeded in only three other months since the beginning of the program and two-thirds more than the number filed in December. Many of the applications



were from workers who acquired insured status from self-employment; full-rate benefits based solely on self-employment income were first payable in January. A further sharp expansion in the beneficiary rolls is therefore indicated for the immediate future.

In addition, about 25,000 applications for benefit recomputations were filed in January, compared with only 10,000 in December. Many of these applications came from old-age beneficiaries who had remained at or returned to work after becoming entitled to old-age benefits and had earned 6 quarters of coverage after 1950. Such beneficiaries were eligible to have their benefits recomputed under the new formula.

There was another major source of applications for benefit recomputations—self-employed persons who had retired and become entitled to old-age benefits in 1952, as well as the beneficiary survivors of self-employed persons who had died in 1952.

At the end of 1952, monthly benefits were being withheld from 358,000 beneficiaries entitled to old-age, wife's, husband's, widow's, widower's, mother's, or parent's benefits—20,000 fewer than the June 1952 total. This decline was due chiefly to (1) the liberalization (under the 1952 amendments) in the work clause, raising from \$50 to \$75 a month the amount that beneficiaries under age 75 may earn in covered employment without suspension of benefits, and (2) under certain circumstances, the transfer to current-payment status, with a small benefit amount payable, of mother's benefits in beneficiary families made up of a mother and one child.

Benefits withheld in December because the beneficiaries (under age 75) were working for wages of more than \$75 a month accounted for 72 percent of all suspensions. Wife's or husband's benefits withheld because of the employment of the old-age beneficiary represented 14 percent of the suspensions, while 9 percent were accounted for by the self-employment of the beneficiary or

(Continued on page 9)

## Selected current statistics

[Corrected to Mar. 6, 1953]

Item	January 1953	December 1952	January 1952	Calendar year	
				1952	1951
<i>Labor Force<sup>1</sup> (in thousands)</i>					
Total civilian.....	62,416	62,921	61,780	62,966	62,884
Employed.....	60,524	61,509	59,726	61,293	61,066
Covered by old-age and survivors insurance <sup>2</sup> .....		47,000		45,900	44,800
Covered by State unemployment insurance <sup>3</sup> .....	36,300	37,400	34,500	35,717	34,888
Unemployed.....	1,892	1,412	2,054	1,673	1,818
<i>Personal Income<sup>4</sup> (in billions; seasonally adjusted at annual rates)</i>					
Total.....	\$280.5	\$280.0	\$263.4	\$268.4	\$254.1
Employees' income <sup>5</sup> .....	191.3	191.0	176.7	181.9	178.1
Proprietors' and rental income.....	54.7	54.6	53.4	52.5	50.6
Personal interest income and dividends.....	21.2	21.2	20.1	21.1	20.4
Public aid <sup>6</sup> .....	2.5	2.5	2.3	2.4	2.3
Social insurance and related payments <sup>7</sup> .....	8.5	8.3	7.8	7.9	7.0
Veterans' subsistence allowances <sup>8</sup> and bonuses.....	.5	.5	1.0	.7	1.1
Miscellaneous income payments <sup>9</sup> .....	2.1	2.2	2.4	2.2	2.1
<i>Old-Age and Survivors Insurance</i>					
Monthly benefits:					
Current-payment status: <sup>11</sup>					
Number (in thousands).....	5,108	5,026	4,433		
Amount (in thousands).....	\$209,294	\$205,179	\$156,721	\$2,228,909	\$1,881,331
Average old-age benefit.....	\$40.44	\$40.25	\$35.15		
Awards (in thousands):					
Number.....	108	107	83	1,053	1,336
Amount.....	\$4,933	\$4,713	\$2,804	\$42,750	\$42,362
<i>Unemployment Insurance<sup>3</sup></i>					
Initial claims (in thousands).....	1,040	1,103	1,354	11,174	10,930
Weeks of unemployment claimed (in thousands).....	4,902	4,054	6,530	54,311	50,388
Weeks compensated (in thousands).....	4,191	3,093	5,452	45,777	41,880
Weekly average beneficiaries (in thousands).....	953	672	1,185	874	787
Benefits paid (in millions) <sup>12</sup> .....	\$94	\$69	\$116	\$698	\$669
Average weekly payment for total unemployment.....	\$23.43	\$23.26	\$22.28	\$22.79	\$21.06
<i>Public Assistance</i>					
Recipients (in thousands):					
Old-age assistance.....	2,629	2,635	2,694		
Aid to dependent children:					
Families.....	572	569	594		
Children.....	1,504	1,495	1,528		
Aid to the blind.....	98	98	97		
Aid to the permanently and totally disabled.....	164	161	128		
General assistance.....	290	280	339		
Average payments:					
Old-age assistance.....	\$49.16	\$48.82	\$44.57		
Aid to dependent children (per family).....	\$2.37	\$2.08	\$2.01		
Aid to the blind.....	\$3.55	\$3.50	\$3.45		
Aid to the permanently and totally disabled.....	\$5.58	\$5.40	\$5.19		
General assistance.....	\$9.14	\$9.50	\$7.64		

<sup>1</sup> Continental United States only. Estimated by the Bureau of the Census, except as noted. Monthly employment figures represent specific week and annual figures, average week (unemployment insurance data represent pay period instead of week).

<sup>2</sup> Estimated by the Bureau of Old-Age and Survivors Insurance; excludes joint coverage under the railroad retirement and old-age and survivors insurance programs. Data for January 1953 and January 1952 not available.

<sup>3</sup> Data from the Bureau of Employment Security, Department of Labor.

<sup>4</sup> Data from the Office of Business Economics, Department of Commerce. Continental United States, except for employees' income, which includes pay of Federal civilian and military personnel in all areas.

<sup>5</sup> Beginning January 1952, social insurance contributions from the self-employed excluded from total but not deducted from proprietors' income.

<sup>6</sup> Civilian and military pay in cash and in kind, other labor income (except workmen's compensation), mustering-out pay, terminal-leave pay, and Government contributions to allowances for dependents of enlisted personnel. Excludes employee contributions under social insurance and related

programs.

<sup>7</sup> Payments to recipients under the 4 special public assistance programs and general assistance.

<sup>8</sup> Includes old-age and survivors insurance benefits; railroad, Federal, State, and local retirement benefits; veterans' pensions and compensation; workmen's compensation; State and railroad unemployment insurance and temporary disability benefits; and unemployment allowances to veterans under the Servicemen's Readjustment Act and the Veterans' Readjustment Assistance Act.

<sup>9</sup> Under the Servicemen's Readjustment Act and under the Veterans' Readjustment Assistance Act.

<sup>10</sup> Includes payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government contribution to nonprofit organizations, business transfer payments, and recoveries under the Employer's Liability Act for railroad workers and seamen.

<sup>11</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit; calendar-year figures represent payments certified.

<sup>12</sup> Monthly amounts, gross; annual amounts adjusted for voided benefit checks and benefit refunds.

# Age of Workers in Covered Employment: Industry Differences, 1949

by ANNA BERCOWITZ\*

THE development of private pension plans was stimulated during World War II by the Federal Government's wage stabilization program, which permitted the adoption of pension plans while restricting increases in wage rates. This growth has been accompanied by increased interest in the personal and economic characteristics of workers in industries currently covered by such plans, as well as in industries where similar plans may be contemplated.

Data on employment and taxable earnings tabulated annually by the Bureau of Old-Age and Survivors Insurance provide some indication of the duration of employment, mobility, the sex and age distribution of workers in covered employment, and the differences in these characteristics by industry group.<sup>1</sup> The present article analyzes age differences of workers in 68 selected industries covered by the old-age and survivors program in 1949. Previous articles have analyzed some of these characteristics for earlier years.<sup>2</sup>

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<sup>1</sup>The term "industry" or "industry group" as used in this article refers to a major industry group (2-digit classification), comprising several industry subgroups. The industry group "transportation equipment," for example, includes motor vehicles and motor-vehicle equipment, aircraft and parts, ship and boat-building and repairing, railroad equipment, and other industry subgroups. Classifications of the manufacturing industries are made in accordance with the *Standard Industrial Classification Manual*, Vol. I, part 1 (Bureau of the Budget, November 1945). The nonmanufacturing industries are classified according to the *Industrial Classification Code*, Vol. I (Social Security Board, 1942).

<sup>2</sup>George H. Trafton, "Age Distribution of Workers in Industries Under Old-Age and Survivors Insurance," March 1947; and Harper R. Fortune, "Duration of Employment and Mobility of Workers: Industry Variations, 1947," January 1951.

In the data analyzed, a worker is counted in each industry group in which he earned wage credits during 1949. Hence, the total number of workers with wage credits, or the number with wage credits in a broad industry division, such as manufacturing, wholesale and retail trade, or the service industries, cannot be obtained by adding the figures for the individual industry groups, because some workers earned wage credits in more than one industry group. This method of classification shows how many persons actually worked in each industry at some time during the year and is referred to as an "actual-industry" classification. It differs substantially from the "assigned-industry" method (used in the data presented in the 1947 article), under which a worker is counted in only one industry group regardless of the number of industries in which he received taxable wages during the year. The latter classification, while understating the number of workers employed at some time during the year in each industry, makes it possible to obtain an unduplicated count of workers distributed by the "last industry" in which they worked during the year—that is, the industry in which they earned wage credits in their last quarter of employment.

In order to gain perspective for the current study of industry age differences in 1949, the age composition of all workers in covered employment in the years 1939, 1944, and 1949 will be examined briefly.

The median age of all workers was 32 years in 1939 and 35 years in both 1944 and 1949 (table 1). This rise was largely the result of expanded employment opportunities in covered industries during World War II, which brought jobs to relatively large numbers of people in the older age groups. While the proportion aged 45 and over rose substantially, there was a marked decline in the proportion of workers aged 20-29.

Although in 1949 the men's median age of 36 was 2 years higher than in 1939, it was 3 years below the median for male workers in 1944. Changes in the median age of women workers contrast sharply with those for men. The median age of women in covered employment was 29 years in 1944 as it was in 1939, but it had risen to 32 years by 1949. From 1939 to 1944 the number of women with wages in covered employment almost doubled. In the age group 45 and over the number more than doubled; the increase in the 20-29 age group was considerably smaller. This situation would have resulted in a rise of the women's median age by 1944 if it

Table 1.—Median age and percentage distribution of workers in covered employment, by age group and sex, 1939, 1944, and 1949

Age group	All workers			Men			Women		
	1939	1944	1949	1939	1944	1949	1939	1944	1949
Number of workers (in millions).....	33.8	46.3	46.8	24.4	28.1	31.6	9.4	18.2	15.2
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Under 20.....	8.5	14.9	9.2	7.2	12.9	7.4	11.9	18.0	12.8
20-29.....	35.0	23.7	28.7	31.9	16.7	26.7	42.8	34.4	33.1
30-44.....	34.1	33.3	34.3	35.1	35.2	35.1	31.8	30.4	32.5
45-59.....	17.9	21.2	20.8	20.3	25.6	22.1	11.6	14.6	17.8
60-64.....	2.5	3.8	3.0	3.1	5.0	4.7	1.2	1.8	2.4
65 and over.....	1.9	3.1	3.2	2.3	4.5	4.0	0.7	1.0	1.5
Median age.....	32.0	35.0	35.0	34.0	39.0	36.0	29.0	29.0	32.0



had not been counterbalanced by the phenomenal influx of women under age 20. The median did rise after the war, when women below age 45 failed to work in covered employ-

ment to anything like the extent that they did during the war.

As shown in table 2, the median age of workers in many industry groups differs substantially from the median

of all workers in covered employment. In 1949 the range in the median age extended from 25 years for all workers in the motion picture industry to 43 years in real estate.

Table 2.—Median age and percentage distribution of workers, by sex and age, and median age of 4-quarter workers, for each industry division and group in which employed, 1949

Industry	All workers		Median age of 4-quarter workers	Men						Women					
	Number (in thousands) <sup>1</sup>	Median age		Number (in thousands) <sup>1</sup>	Percentage distribution				Median age	Number (in thousands) <sup>1</sup>	Percentage distribution				Median age
					Total	Under 20	20-64	65 and over			Total	Under 20	20-64	65 and over	
United States total.....	46,400	34.9	37.2	31,374	100.0	7.4	88.5	4.0	36.3	15,026	100.0	12.8	85.7	1.5	31.8
<i>Mining</i> .....	1,342	37.1	39.3	1,297	100.0	3.5	93.7	2.6	37.3	45	100.0	* 7.8	90.2	* 2.0	30.6
10 Metal mining.....	137	37.5	40.3	132	100.0	* 3.5	93.0	* 3.3	37.8	5	100.0	* 9.8	* 90.2	( <sup>2</sup> )	32.2
11 Anthracite mining.....	96	42.3	43.6	95	100.0	* 1.1	95.8	* 3.1	42.3	1	100.0	* 7.1	* 92.9	( <sup>2</sup> )	40.0
12 Bituminous and other soft-coal mining.....	587	37.9	39.0	577	100.0	2.5	94.8	2.6	38.0	10	100.0	* 9.8	* 85.3	* 4.9	31.2
13 Crude-petroleum and natural-gas production.....	367	34.5	37.7	344	100.0	5.2	93.1	* 1.5	34.9	23	100.0	* 6.8	91.9	* 1.3	30.0
14 Nonmetallic mining and quarrying.....	166	36.2	39.8	161	100.0	* 5.0	90.5	* 3.9	36.3	5	100.0	* 6.4	* 91.5	* 2.1	29.7
<i>Contract construction</i> .....	4,420	34.8	38.9	4,282	100.0	6.7	90.5	2.7	34.9	138	100.0	* 10.3	88.5	* 1.2	30.2
15 Building construction—general contractors.....	1,874	36.2	40.3	1,827	100.0	5.9	90.8	3.2	36.3	47	100.0	* 9.4	89.7	* 0.9	30.5
16 General contractors, other than building.....	1,373	33.8	38.6	1,350	100.0	7.6	90.5	1.8	33.9	23	100.0	* 8.2	90.9	* 0.9	30.6
17 Construction—special-trade contractors.....	2,100	35.2	38.1	2,028	100.0	5.6	91.6	2.7	35.3	72	100.0	* 11.4	87.1	* 1.5	30.0
<i>Manufacturing</i> .....	20,241	33.5	38.7	14,277	100.0	5.6	90.3	4.0	36.5	5,964	100.0	8.6	90.0	1.3	33.0
19 Ordnance and accessories.....	33	39.1	40.9	25	100.0	* 1.2	96.4	* 2.4	40.1	8	100.0	* 5.2	94.8	( <sup>2</sup> )	34.9
20 Food and kindred products.....	2,951	32.8	38.3	2,018	100.0	10.3	86.5	3.0	33.1	933	100.0	13.1	85.5	1.4	32.1
21 Tobacco manufacturers.....	184	35.0	40.5	82	100.0	* 5.9	88.1	* 5.8	36.6	102	100.0	* 7.7	90.8	* 1.5	34.2
22 Textile mill products.....	1,670	36.4	38.9	907	100.0	5.6	89.2	5.2	37.6	763	100.0	6.5	92.2	1.3	35.2
23 Apparel and other finished products made from fabrics and similar materials.....	1,867	35.5	39.6	466	100.0	10.4	82.6	6.8	37.3	1,401	100.0	8.8	89.4	1.7	35.0
24 Lumber and wood products (except furniture).....	1,313	35.4	40.2	1,231	100.0	8.3	87.5	4.0	35.6	82	100.0	* 8.5	90.3	* 1.1	32.7
25 Furniture and fixtures.....	510	33.9	38.6	420	100.0	7.6	87.6	4.7	34.5	90	100.0	* 8.8	89.9	* 1.2	31.5
26 Paper and allied products.....	634	34.2	38.2	451	100.0	4.9	90.9	4.1	35.5	183	100.0	9.5	89.4	* 1.0	30.9
27 Printing, publishing, and allied industries.....	1,052	33.5	38.7	707	100.0	11.6	83.4	4.9	35.1	345	100.0	12.9	85.7	* 1.3	30.0
28 Chemicals and allied products.....	964	35.5	38.3	766	100.0	3.4	93.8	2.7	36.7	198	100.0	7.7	91.2	* 1.2	30.2
29 Products of petroleum and coal.....	334	36.8	39.4	310	100.0	* 2.1	96.1	* 1.6	37.4	24	100.0	* 6.1	93.9	( <sup>2</sup> )	29.4
30 Rubber products.....	318	35.2	38.4	227	100.0	* 2.0	94.3	* 2.8	36.4	91	100.0	* 6.8	92.5	* 0.7	32.1
31 Leather and leather products.....	507	34.0	39.0	294	100.0	11.1	82.7	6.1	36.1	303	100.0	11.6	86.4	* 1.9	32.0
32 Stone, clay, and glass products.....	733	34.4	38.4	607	100.0	5.7	90.5	3.6	35.1	126	100.0	8.1	90.6	* 1.2	31.1
33 Primary metal industries.....	1,382	37.5	40.2	1,298	100.0	2.4	94.2	3.3	37.9	84	100.0	* 6.2	92.8	* 1.0	30.8
34 Fabricated metal products (except ordnance, machinery, and transportation equipment).....	1,409	34.1	37.8	1,139	100.0	4.9	91.8	3.2	34.9	270	100.0	6.8	92.5	* 0.7	31.2
35 Machinery (except electrical).....	1,844	36.9	39.7	1,592	100.0	2.7	92.7	4.6	37.9	252	100.0	6.4	92.6	* 0.9	31.2
36 Electrical machinery, equipment, and supplies.....	1,055	32.9	35.9	624	100.0	3.7	93.8	2.4	34.7	431	100.0	6.1	93.5	* 0.3	30.1
37 Transportation equipment.....	1,642	35.0	37.9	1,475	100.0	2.8	94.6	2.5	35.4	167	100.0	* 3.9	95.9	* 0.1	32.0
38 Professional, scientific, and controlling instruments; photographic and optical goods; watches and clocks.....	318	34.0	36.6	200	100.0	* 4.4	91.2	* 4.3	35.8	118	100.0	* 7.1	92.3	* 0.6	30.4
39 Miscellaneous manufacturing industries.....	783	33.3	38.7	452	100.0	8.7	86.3	5.0	34.7	331	100.0	12.0	86.5	* 1.4	31.4
<i>Transportation, communication, and other public utilities</i> .....	3,778	33.0	36.0	2,957	100.0	4.6	93.3	1.9	34.5	821	100.0	12.8	86.6	* 0.6	26.8
41 Local railways and bus lines.....	180	38.0	39.9	168	100.0	* 0.8	96.4	* 2.9	38.2	12	100.0	* 8.3	90.1	* 1.7	34.8
42 Trucking and warehousing for hire.....	1,142	33.2	36.5	1,058	100.0	5.2	92.9	1.7	33.4	84	100.0	* 11.7	87.2	* 1.0	29.2
43 Other transportation, except water transportation.....	507	32.5	36.1	450	100.0	* 1.9	97.2	* 0.8	32.9	57	100.0	* 7.0	92.3	* 0.7	29.1
44 Water transportation.....	266	36.4	37.9	232	100.0	* 3.1	94.3	* 2.6	36.7	14	100.0	* 5.6	93.1	* 1.4	31.7
45 Services allied to transportation, not elsewhere classified.....	302	37.0	41.3	278	100.0	* 3.5	93.2	* 3.2	37.6	24	100.0	* 10.7	88.1	* 1.2	29.9
46 Communication: telephone, telegraph, and related services.....	845	27.6	29.6	299	100.0	11.7	86.7	* 1.5	30.6	546	100.0	14.1	85.4	* 0.4	25.5
48 Utilities: electric and gas.....	641	35.2	39.0	556	100.0	3.8	94.3	1.9	36.7	85	100.0	* 11.6	87.9	* 0.6	27.1
49 Local utilities and local public services, not elsewhere classified.....	37	38.5	41.4	33	100.0	* 5.7	87.3	* 6.9	38.7	4	100.0	* 4.8	* 92.9	* 2.4	36.3

See footnotes at end of table.

These two industries also had the lowest and highest median ages for women workers—23 years in the former and 42 years in the latter industry. Men employed by retail filling stations were youngest, on the average, and those employed by security dealers and investment banking houses were oldest; the

median ages were 27 years and 45 years, respectively.

### "Young-Worker" and "Old-Worker" Industries

Industries that employ relatively large numbers of young workers have problems that differ substantially from those that employ rela-

tively large numbers of old workers. Costs and other factors affecting industry retirement plans will probably be fairly dissimilar as between "young-worker" and "old-worker" industries. Which are the young-worker and which are the old-worker industries? What are their characteristics? Are either young-worker or

Table 2.—Median age and percentage distribution of workers, by sex and age, and median age of 4-quarter workers, for each industry division and group in which employed, 1949—Continued

Industry	All workers		Median age of 4-quarter workers	Men						Women					
	Number (in thousands) <sup>1</sup>	Median age		Number (in thousands) <sup>1</sup>	Percentage distribution				Median age	Number (in thousands) <sup>1</sup>	Percentage distribution				Median age
					Total	Under 20	20-64	65 and over			Total	Under 20	20-64	65 and over	
Wholesale and retail trade.....	15,968	31.9	36.9	9,848	100.0	11.7	85.1	3.0	33.2	6,120	100.0	19.0	79.6	1.3	29.6
50 Full-service and limited-function wholesalers.....	2,459	33.6	37.9	1,851	100.0	7.0	89.6	3.3	34.5	608	100.0	12.4	86.3	* 1.3	30.1
51 Wholesale distributors, other than full-service and limited-function wholesalers.....	1,648	33.9	37.2	1,288	100.0	4.9	92.5	2.6	35.0	360	100.0	9.2	89.9	* 0.9	29.5
52 Wholesale and retail trade combined, not elsewhere classified.....	658	35.4	40.3	606	100.0	6.4	90.4	3.1	35.7	52	100.0	* 13.4	85.4	* 1.2	30.7
53 Retail general merchandise.....	2,840	27.6	36.2	826	100.0	17.3	79.5	3.1	29.8	2,014	100.0	28.5	70.2	1.3	26.5
54 Retail food and liquor stores.....	2,157	28.6	34.2	1,512	100.0	24.0	73.6	2.3	28.6	645	100.0	22.8	76.6	* 0.6	28.5
55 Retail automotive.....	1,064	32.1	35.2	963	100.0	6.7	91.8	1.5	32.5	101	100.0	14.1	85.5	* 0.4	28.2
56 Retail apparel and accessories.....	1,090	32.1	39.6	383	100.0	14.1	81.3	4.5	31.0	707	100.0	16.4	81.5	2.0	32.7
57 Retail trade, not elsewhere classified.....	2,487	30.8	36.6	1,678	100.0	13.1	83.5	3.3	32.2	809	100.0	21.1	77.6	1.3	28.0
58 Eating and drinking places.....	2,852	32.6	38.7	1,368	100.0	12.9	83.6	3.3	35.1	1,484	100.0	14.7	84.2	1.1	30.6
59 Retail filling stations.....	560	27.2	30.7	530	100.0	15.5	83.6	* 0.8	27.2	30	100.0	* 20.0	78.7	* 1.3	27.5
Finance, insurance, and real estate.....	2,492	35.9	39.9	1,421	100.0	4.2	88.5	7.2	41.2	1,071	100.0	15.4	83.0	1.7	28.0
60 Banks and trust companies.....	494	33.0	37.8	239	100.0	5.4	85.7	8.8	42.8	255	100.0	16.1	83.1	* 0.8	26.3
61 Security dealers and investment banking.....	72	42.0	44.3	48	100.0	* 5.0	85.7	* 8.9	44.7	24	100.0	* 8.1	90.6	* 1.3	33.3
62 Finance agencies, not elsewhere classified.....	185	29.7	35.4	91	100.0	* 2.7	90.3	* 7.0	36.7	94	100.0	18.3	81.2	* 0.4	24.7
63 Insurance carriers.....	699	31.0	35.3	353	100.0	3.3	93.6	3.1	37.6	346	100.0	21.7	77.8	* 0.5	24.4
64 Insurance agents, brokers, and services.....	198	29.8	33.4	76	100.0	* 4.1	91.4	* 4.5	35.4	122	100.0	15.1	83.9	* 0.8	27.0
65 Real estate.....	794	43.4	50.0	585	100.0	4.5	85.9	9.5	44.0	209	100.0	5.5	89.1	5.5	41.9
66 Real estate, insurance, loans, law offices; any combination.....	106	38.2	42.4	57	100.0	* 1.9	90.9	* 7.0	42.8	49	100.0	* 10.3	87.7	* 2.1	31.8
67 Holding companies (except real estate holding companies).....	13	40.5	43.4	9	100.0	* 4.4	* 90.0	* 5.6	43.9	4	100.0	* 12.8	* 87.2	(?)	31.5
Service industries.....	6,473	33.0	38.0	3,861	100.0	13.0	83.2	3.8	33.5	2,612	100.0	12.4	85.8	1.7	32.2
70 Hotels, rooming houses, camps, and other lodging places.....	1,096	37.0	44.5	593	100.0	10.9	83.4	5.5	37.6	503	100.0	9.9	87.1	2.9	36.3
72 Personal services.....	1,485	33.1	37.7	632	100.0	9.6	86.7	3.6	33.8	853	100.0	11.0	87.8	1.2	32.6
73 Business services, not elsewhere classified.....	849	32.3	35.9	550	100.0	6.4	90.5	3.1	33.6	299	100.0	11.8	87.3	* 0.8	29.7
74 Employment agencies and commercial and trade schools.....	86	32.8	37.3	56	100.0	* 2.7	94.6	* 2.0	33.3	30	100.0	* 10.9	86.1	* 3.0	31.5
75 Automobile repair services and garages.....	438	30.7	34.5	415	100.0	8.3	89.9	* 1.6	30.8	23	100.0	* 8.4	89.8	* 1.8	29.9
76 Miscellaneous repair services and hand trades.....	234	32.4	34.9	214	100.0	7.4	90.8	* 1.8	32.4	20	100.0	* 13.1	83.4	* 1.5	32.0
78 Motion pictures.....	495	25.2	37.1	319	100.0	31.8	64.5	3.6	28.1	176	100.0	40.5	58.3	* 1.1	22.5
79 Amusement and recreation and related services, not elsewhere classified.....	836	29.7	36.7	698	100.0	26.4	70.5	2.9	29.3	138	100.0	13.9	83.9	* 2.0	31.6
80 Medical and other health services.....	460	32.7	36.0	82	100.0	* 8.2	86.5	* 5.3	35.6	378	100.0	9.0	89.5	* 1.5	32.1
81 Law offices and related services.....	146	31.5	34.9	35	100.0	* 5.4	89.9	* 4.8	33.4	111	100.0	10.8	87.3	* 1.8	30.4
82 Educational institutions and agencies.....	53	32.6	40.4	23	100.0	* 5.2	91.4	* 3.4	32.4	30	100.0	* 7.1	88.8	* 4.1	33.0
83 Other professional and social-service agencies and institutions.....	191	32.1	35.7	162	100.0	6.3	89.9	* 3.6	33.0	29	100.0	* 11.0	87.3	* 1.7	28.0
86 Nonprofit membership organizations.....	470	39.8	44.3	337	100.0	4.3	89.3	6.5	41.7	133	100.0	* 6.5	91.8	* 1.6	34.3
All others <sup>2</sup> .....	1,068	34.3	38.9	834	100.0	7.6	89.2	3.2	35.3	234	100.0	10.3	88.5	* 1.2	30.8

\* Fewer than 100 workers in sample.

<sup>1</sup> Based on 1-percent sample.

<sup>2</sup> No workers in sample.

<sup>3</sup> Includes agriculture, forestry, and fishing; manufacturing—administrative and auxiliary; private households; establishments not elsewhere classified; and unreported industries.



**Table 3.—Workers employed in only one industry group as a percent of all workers employed at some time during 1949, by age group**

Industry division	All age groups	Under 25	25-44	45-64	65 and over
United States total.....	78.7	70.9	78.1	85.9	91.9
Mining.....	71.9	55.7	69.5	83.6	92.8
Contract construction.....	43.4	36.5	41.3	51.5	64.6
Manufacturing.....	74.8	60.3	74.3	85.7	93.2
Transportation, communication, and other public utilities.....	64.1	55.4	62.7	76.5	82.2
Wholesale and retail trade.....	65.0	57.7	64.4	75.5	85.3
Finance, insurance, and real estate.....	66.6	60.7	64.1	73.3	80.9
Service industries.....	58.6	51.4	57.1	68.3	82.1
All others <sup>1</sup> .....	31.8	31.0	28.8	36.3	54.0

<sup>1</sup> Includes agriculture, forestry, and fishing; establishments not elsewhere classified; and unreported industries.

old-worker industries the same for men workers as they are for women workers?

In order to appraise these industry characteristics, a definition of young-worker and old-worker industries was needed. Computations were therefore made to determine the standard deviation of the median ages for workers with taxable wages in 1949 in the 68 industry groups. The industries in which the median age of the workers fell at least one standard deviation below the mean of the median ages were classified as young-worker industries; those at least one standard deviation above were classified as old-worker industries. This procedure was followed separately for men, women, and all workers.

This manner of defining young-worker and old-worker industries is somewhat arbitrary because there are no sharp breaks in the distribution of industries by median age. It is, however, a convenient way of indicating and distinguishing for analysis the industries with relatively low, and those with relatively high, median ages and avoiding subjective judgment in choosing particular industries to include in this group. An alternative method that defined young-worker industries as those employing relatively large proportions of workers under age 20 and old-worker industries as those employing relatively large proportions of workers aged 65 and over gave practically the same young- and old-worker industries.

The upper and lower limits for classifying the 68 industries, by median age of workers in 1949, as young-worker or old-worker industries

are given in the following tabulation.

Item	Median age (years)		
	All workers	Men	Women
Mean of the industry median ages.....	34.3	35.6	30.9
Standard deviation of the industry median ages.....	3.5	3.6	3.2
Upper median age limit for young-worker industries (one standard deviation below the mean of industry median ages).....	30.8	32.0	27.7
Lower median age limit for old-worker industries (one standard deviation above the mean of industry median ages).....	37.8	39.2	34.1

Some industries were young-worker industries with respect to both men and women workers, others for men but not women, and still others for women but not men. In the young-worker industries for both men and women workers, listed below, the median ages were, on the average, much below the median age of all men and women workers in covered employment.

Industry	Median age (years)		
	All workers	Men	Women
Retail filling stations.....	27.2	27.2	27.5
Motion pictures.....	25.2	28.1	22.5
Retail general merchandise.....	27.6	29.8	26.5
Communication: telephone, telegraph, and related services.....	27.6	30.6	25.5
Mean of median ages.....	26.9	28.9	25.5

In the industries that are young-worker industries for men but not for

women workers, the median age for women workers was practically the same, on the average, as the median for all women workers.

Industry	Median age (years)		
	All workers	Men	Women
Retail food and liquor stores, amusement and recreation and related services, not elsewhere classified.....	28.6	28.6	28.1
Automobile repair services and garages.....	29.7	29.3	31.6
Retail apparel and accessories.....	30.7	30.8	29.9
Mean of median ages.....	32.1	31.0	32.7
Mean of median ages.....	30.3	29.9	30.7

<sup>1</sup> Not a young-worker industry for all workers.

In the industries that were young-worker industries for women but not for men workers, the women employed were for the most part relatively young, but the median age of the men was, on the average, considerably above the median for all men in covered employment.

Industry	Median age (years)		
	All workers	Men	Women
Insurance carriers.....	31.0	37.6	24.4
Finance agencies, not elsewhere classified.....	29.7	36.7	24.7
Banks and trust companies.....	33.0	42.8	26.3
Insurance agents, brokers, and services.....	29.8	35.4	27.0
Utilities: electric and gas.....	35.2	36.7	27.1
Mean of median ages.....	31.7	37.8	25.9

<sup>1</sup> Not a young-worker industry for all workers.

All the young-worker industries with respect to men, with the single exception of the communication industry,<sup>3</sup> and all the young-worker industries for both sexes were in the wholesale and retail trade or in the service industries. Most jobs in these industries require little, if any, training. As a result, they are industries in which relatively large numbers of untrained young people find em-

<sup>3</sup> The communication industry was a young-worker industry for men in 1940 only because of its abnormal postwar expansion, which—together with a general practice of hiring young men and training them for long service with the same employer—produced a much lower median age than would have resulted under normal rates of expansion.

ployment. Since wage and skill levels in these industries are relatively low, they do not as a rule attract older workers. For women workers, the young-worker industries are found primarily in the finance, insurance, and real estate industries, which employ women largely as clerical workers. Young persons generally leave these industries in their teens or early twenties and are replaced by others equally as young. None of the young-worker industries was found in mining, contract construction, or manufacturing.

Just as certain industries employ young workers predominantly, others employ large numbers of older workers. The following tabulation lists the industry groups that were old-worker industries for both men and women workers in 1949. In these industries the median ages of both men and women workers were well above one standard deviation from the corresponding mean for the 68 industry groups.

Industry	Median age (years)		
	All workers	Men	Women
Ordnance and accessories.....	39.1	40.1	34.9
Nonprofit membership organizations.....	39.8	41.7	34.3
Anthracite mining.....	42.3	42.3	40.0
Real estate.....	43.4	44.0	41.9
Mean of median ages.....	41.2	42.0	37.8

In the industries that were old-worker industries for men but not for women workers, the average age of men was considerably older than that of all men in covered employment; the mean median age of the women

Industry	Median age (years)		
	All workers	Men	Women
Banks and trust companies.....	33.0	42.8	26.3
Real estate, insurance, loans, law offices: any combination.....	38.2	42.8	31.8
Holding companies (except real estate holding companies).....	40.5	43.9	31.5
Security dealers and investment banking.....	42.0	44.7	33.3
Mean of median ages.....	38.4	43.6	30.7

<sup>1</sup> Not an old-worker industry for all workers.

workers, however, was practically the same as the median for all women workers.

Certain industries were old-worker industries for women workers but not for men. The median ages for women in these industries were all substantially higher than one standard deviation above the mean of industry median ages for all women workers. Because the median ages for men were considerably above the median age for all men, the industries just fall short of being old-worker industries for both men and women.

Industry	Median age (years)		
	All workers	Men	Women
Tobacco manufacturers.....	35.0	36.6	34.2
Local railways and bus lines.....	38.0	38.2	34.8
Apparel and other finished products made from fabrics and similar materials.....	35.5	37.3	35.0
Textile mill products.....	36.4	37.6	35.2
Hotels, rooming houses, camps, and other lodging places.....	37.0	37.6	36.3
Local utilities and local public services, not elsewhere classified.....	38.5	38.7	36.3
Mean of median ages.....	36.7	37.7	35.3

<sup>1</sup> Not an old-worker industry for all workers.

Unlike the young-worker industries, some mining and manufacturing industries are found among the old-worker industries. On the other hand, there are no contract construction or wholesale and retail trade industries in the old-worker category for either men or women. In fact, the contract construction industry division is not represented in either the young-worker or the old-worker category.

In summary, although some industries are young-worker industries and some are old-worker industries for both men and women workers, such a sex-age relationship is not pronounced for all industries.

#### Four-Quarter Workers

As might be expected, the median age—37 years—of workers with wage credits in all 4 quarters was considerably higher than the median—35 years—of all workers with taxable wages during 1949 (table 2). The differences between 4-quarter and all workers varied greatly among in-

dustrial divisions. Four-quarter workers were, on the average, 5 years older than all workers in the service industries; they were 4 years older in wholesale and retail trade, in contract construction, and in finance, insurance, and real estate; 3 years older in manufacturing and in transportation, communication, and other public utilities; and 2 years older in mining.

In industry groups within these industry divisions the differences in median age between 4-quarter and all workers were even wider. The greatest differences were found in some of the service industry groups. For example, the median age of 4-quarter workers in the motion picture industry was 37 years, as against 25 years for all workers—a difference of 12 years. In some of the trade industries, the disparity was as large as 8 years (table 2).

In the manufacturing industries division and in finance, insurance, and real estate, the over-all differences between the median age for 4-quarter and all workers were small, but the median age of 4-quarter workers in some of the industry groups within these divisions was considerably higher than that of all workers. In three manufacturing industry groups—food and kindred products, tobacco manufacturers, and lumber and wood products (except furniture)—and in two finance groups—banks and trust companies and finance agencies not elsewhere classified—4-quarter workers averaged 5–6 years older than all workers.

The older median age of 4-quarter workers is largely accounted for by the small proportion of young persons among those who worked in all 4 quarters. While 9 percent of all workers with wage credits in 1949 were under age 20, only about 5 percent of the 4-quarter workers were in that age group. Many young persons first enter the labor force at the end of the school year and as a result usually have no more than 2 quarters of coverage to their credit for the year. Others are short-term workers with employment primarily during school vacations or Christmas holidays. Since many of the trade and service industries are young-worker industries, it is not surprising to find a much smaller proportion of 4-



quarter workers than the average in these industries. Whereas two-thirds of all workers in 1949 were 4-quarter workers, workers who were employed in all 4 quarters in the trade and service industries constituted only 47 and 39 percent, respectively, of all workers in these industries.

### Industry Mobility and Age

Mobility in employment is generally conceded to be more characteristic of youth than it is of older persons, and the motivating influence behind the movement is largely economic. In addition to personal differences of temperament, the main factors that affect the extent to which workers move from industry to industry are the degree of skill required, wage levels, comparative opportunities for promotion, degree of unionization, seniority rights, pension plans, and the extent of fluctuation in the demand for labor.

Industry data derived from the 1-percent sample afford a measure of the extent to which workers in covered employment work in more than one 2-digit industry within a calendar year. They also show the relative movement between these industries for workers at different age levels.

As shown in table 3, about 4 out of every 5 workers had covered employment in only one industry group in 1949. Movement is more frequent, however, among workers in some industry divisions than in others. For example, only 43 percent of the workers who worked in contract construction at some time during 1949 were employed in only one industry group, compared with 72 percent in mining and 75 percent in manufacturing.

The greatest movement occurred among workers under 25 years of age. In this age group, 29 percent of all workers had held covered jobs in more than one industry group in 1949. With advancing age, industry movement declined gradually, so that only 8 percent of the workers aged 65 and over were multi-industry workers.

Young people shifted about more frequently than older workers in every one of the industry divisions. For example, only about one-third of

the workers under age 25 in contract construction were single-industry workers, compared with two-thirds aged 65 and over. Even in mining and manufacturing, where workers, on the whole, had relatively few industry changes during the year, 56 percent of the workers under 25 years of age in the former division and 60 percent in the latter were single-industry workers, compared with 93 percent of the workers aged 65 and over in either division.

Women workers tend to change from industry to industry less frequently than men do. Eighty-four percent of all women workers compared with 76 percent of all men workers were employed in only one industry group. Of the workers with employment in all 4 quarters, 85 percent of the women and 78 percent of the men worked in only one industry group.

Higher wage rates and greater opportunities for advancement in other industries, plus low seniority status, are largely responsible for the shift of young workers from industry to industry. Skills acquired and vested interests in their jobs—such as accrual of seniority rights and greater stakes in pension benefits—tend to hold down the movement of older workers. The decreased marketability of their services is also a factor in keeping older workers attached to their jobs.

### Size of Establishment

In recent years, largely because the compulsory retirement age in most private pension plans is set at age 65, and because of the effort that has been made to increase production by bringing into employment older workers at present in the labor-force reserve, there has been considerable interest in the employment practices of establishments of various sizes with respect to workers at different age levels. There is, for example, interest in the supposed tendency for large firms to employ relatively small proportions of "old" workers. Many studies, based on small samples, say that there is such a tendency. The Bureau of Old-Age and Survivors Insurance has not yet tabulated data to show the age distribution of workers by size of estab-

Table 4.—Coefficients of rank correlation between percentage of workers aged 65 and over and percentage of workers in selected sizes of establishments for 68 industries, 1948, and measures of their significance

Number of workers employed	Coefficient of rank correlation (rho)	Standard deviations of rho from zero <sup>1</sup>	The square of rho <sup>2</sup>
0-49.....	.04	0.33	.0016
50-499.....	.33	2.70	.1089
500-999.....	.14	1.22	.0196
1,000 and over.....	-.32	-2.30	.1024

<sup>1</sup> A "rho" that is  $\pm 1.96$  standard deviations from zero indicates that there probably is some correlation, because a standard deviation that high would occur only 5 times out of 100 purely by chance if there were no correlation.

<sup>2</sup> The square of rho indicates how much more accurately, on the average, the median age of workers in an industry can be estimated if the distribution of workers in industries by size of establishment is known instead of assumed to be the same as the average for all the industries. In none of the cases above would such knowledge improve the estimate more than 11 percent.

lishment. Data, however, are available for 1948 that show (1) the age distribution of workers in industry groups and (2) the distribution of workers in these industries by size of establishment. These data were analyzed to indicate the degree of correlation between employment of the aged and size of establishment.

If there is a much stronger tendency for small establishments than for large establishments to employ workers aged 65 and over, it is reasonable to expect that industries with a large percentage of workers in small establishments would tend to have a relatively high percentage of workers in the age group 65 and over and that industries with a large percentage of workers in large firms would tend to have a relatively low percentage of workers aged 65 and over. In order to test whether this tendency exists, computations were made to determine the coefficients of rank correlation between the industries ranked by the percentage of workers who were aged 65 and over and the same industries ranked by the percentage of workers employed in establishments with 0-49 workers, 50-499 workers, 500-999 workers, and 1,000 and more workers.

The results of the tests, as shown in table 4, indicate that there may be a slight tendency for establishments of 50-499 workers to employ relatively large proportions of older workers,

and for establishments of 1,000 and more workers to employ relatively small proportions of older workers. They do not indicate, however, that there is much correlation between age and size of establishment.

### Summary

Over the decade 1939 to 1949 significant changes occurred in the age composition of workers in industries covered by old-age and survivors insurance. War activity and a high level of employment resulted in an increased median age. In any one year the average age of workers employed in all 4 quarters of the year

is much higher than that of all workers. There is also diversity in the average ages of workers in different industries. Relatively large proportions of young workers are employed in industry groups in retail trade, service, and finance and insurance, most of which are characterized by much part-time employment and low levels of skill and wages. On the other hand, there are industry groups with comparatively large proportions of older workers in all industry divisions except wholesale and retail trade and contract construction. In these old-worker industries, private retirement plans are more common

and part-time employment less common than in the young-worker industries. Furthermore, few young-worker industries for men are also young-worker industries for women, and few old-worker industries for men are old-worker industries for women, and vice versa.

Industry data from old-age and survivors insurance records show considerably more interindustry movement among young workers than among older workers. The data do not lend much support to the hypothesis that there is a tendency for large establishments to employ relatively few old persons.

### SOCIAL SECURITY IN REVIEW

(Continued from page 2)

of the old-age beneficiary on whose earnings these benefits are based.

**FEWER UNEMPLOYED WORKERS** filed initial claims for benefits under the State unemployment insurance programs in January than in December. The decline of 5.7 percent, to slightly more than 1.0 million, was the first reported for any January in several years. In weeks of unemployment claimed, a continuance of the seasonal rise noted in December brought the total number to 4.9 million—20.9 percent more than in December. For both types of claim the totals were nearly a fourth less than in January 1952 and were the lowest for any January since 1948.

The number of claimants receiving benefits in an average week in January rose sharply, to 952,500—a total 41.6 percent greater than that in December but 19.6 percent less than the average in January 1952. Benefits paid also showed a marked increase from December, rising 36.6 percent to \$94.4 million. The average weekly check for total unemployment increased slightly, to \$23.43.

### Child Health Day

May 1, for the twenty-fifth year, has been designated by Presidential proclamation as Child Health Day. President Eisenhower, in issuing the proclamation, called attention to the fact that "we have made tremendous advances in overcoming the most severe physical hazards of childhood,

and are now striving to make equally significant progress in understanding the nature of emotional health, in order that our children may grow into mature, responsible citizens of a democracy." He urged all Americans "to increase their understanding of the emotional, social, and spiritual growth of children, so as to apply this understanding in their day-to-day relations with the rising generation."

Federal Security Administrator Oveta Culp Hobby, in discussing Child Health Day, said that if we "can understand more about the growth processes of childhood, we increase the chances that our children can develop the emotional and mental strength required to live happy, useful, and satisfying lives."



# Railroad Retirement and Old-Age and Survivors Insurance Work-History Records, 1937-50

by IRWIN WOLKSTEIN\*

**P**ASSAGE of the 1951 amendments to the Railroad Retirement Act, which provided for joint coverage of railroad workers under the old-age and survivors insurance and railroad retirement programs, has stimulated interest in the interrelationship of the coverage and protection under the two programs. To obtain data on the subject, the Railroad Retirement Board and the Bureau of Old-Age and Survivors Insurance recently coordinated their data for a small sample of persons who worked between 1937 and 1950 in employment covered by the Railroad Retirement Act. Railroad employment and compensation data for this period were obtained for 1,685 accounts from the Railroad Retirement Board and combined with the corresponding wage and employment records maintained for these accounts by the Bureau of Old-Age and Survivors Insurance as part of the continuous work-history sample. Despite the small size of the coordination sample, a few significant figures may be derived from it. The data are subject, however, to large sampling variation where the figures shown are small.

**Employment under both programs.**—The Railroad Retirement Board sample of 1,685 cards represented an estimated total of 8.4 million persons with railroad service at some time during 1937-50, including persons who had died or retired before January 1, 1951. Of these, about 6.4 million, or three-fourths, were found to have wage credits under old-age and survivors insurance. This number would probably be higher if persons who were reported with different account numbers in the two systems could be identified; an adjusted

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estimate of the dual-coverage group would perhaps be 6.8 million persons, or four-fifths of the 8.4 million persons with railroad compensation.

**Duration of railroad service.**—For awards made after October 30, 1951 (when the amendments became effective), on the records of persons with less than 120 months of railroad service,<sup>1</sup> the railroad service credits will be transferred to the old-age and survivors insurance program. The service requirement of 120 months is therefore an important factor in analyses of the relationship of the two programs.

Table 1 presents data on the length of service of workers with railroad compensation, including those who had and those who did not have old-age and survivors insurance wage credits.

About 855,000, or 10 percent of all persons with some railroad employment, had 120 or more service-months since the beginning of 1937. The

<sup>1</sup> Credit for a month of service is allowed for any calendar month in which the employee was in service, no matter how briefly.

Railroad Retirement Board estimates that if prior service credits had been included, 1.3 million persons would have had 120 service-months.

The briefer a person's period of service in railroad employment, the more likely it is, of course, that he also had employment covered by old-age and survivors insurance. About five-sixths of the group with less than 96 railroad service-months and about three-fifths of the persons with 96-119 service-months had old-age and survivors insurance wage credits as well. However, only about two-fifths of the persons with 120-167 months of service and one-tenth of those with 168 service-months (the maximum possible during the period covered) had old-age and survivors insurance wage credits. Of the persons with 120 or more service-months on January 1, 1951, about one-fourth also had old-age and survivors insurance wage credits; a few had six or more quarters of coverage, which gave them insured status under both programs on January 1, 1951.

**Insured status, January 1, 1951.**—Until the middle of 1954, persons

Table 1.—Workers with railroad service, by railroad service-months and quarters of coverage under OASI, 1937-50<sup>1</sup>

[Workers in thousands; not adjusted for multiple-account holders]

Number of service-months	All railroad workers	Workers without OASI wage credits	Workers with OASI wage credits				
			Total	Less than 6 quarters of coverage	6-19 quarters of coverage	20-39 quarters of coverage	40 or more quarters of coverage
Total.....	8,425	2,005	6,420	1,255	2,295	2,120	750
Less than 120.....	7,570	1,380	6,190	1,100	2,230	2,115	745
1-3.....	3,400	650	2,750	400	955	970	425
4-18.....	2,280	365	1,915	315	695	655	250
19-95.....	1,615	260	1,355	335	490	460	70
96-119.....	275	105	170	50	90	30	—
120 or more.....	855	625	230	155	65	5	5
120-167.....	465	270	195	125	60	5	5
168.....	390	355	35	30	5	—	—

<sup>1</sup> Military service credits and credits for service before 1937 excluded.

Table 2.—*Workers with railroad service, by age and dual-coverage status, January 1, 1951*

(Number in thousands)

Age in 1950	Total		Workers with railroad earnings only		Workers with railroad and OASI earnings		Dual-coverage workers as percent of total
	Number	Percent	Number	Percent	Number	Percent	
Total.....	8,425	100	2,005	100	6,420	100	76
Under 25.....	1,050	13	80	5	970	15	92
25-44.....	4,325	54	470	29	3,855	60	89
45-54.....	1,230	15	305	19	925	14	75
55-64.....	725	10	360	22	465	7	64
65 and over.....	590	7	405	25	185	3	31
Unknown.....	405	—	385	—	20	—	5

Table 3.—*Number of workers with railroad service, by cumulative earnings in covered employment under railroad retirement program and under old-age and survivors insurance, 1937-50*

(In thousands)

Cumulative amount of railroad compensation	Number of workers, by specified amount of cumulative OASI wages					
	Total	Less than \$300	\$300-4,999	\$5,000-14,999	\$15,000-24,999	\$25,000 or more
Total.....	6,420	540	2,390	2,250	900	340
Less than \$300.....	2,885	155	1,015	980	495	240
\$300-4,999.....	2,275	170	770	930	310	95
\$5,000-14,999.....	665	90	270	215	85	5
\$15,000-24,999.....	345	65	185	85	10	—
\$25,000 or more.....	250	60	150	40	—	—

with 6 quarters of coverage under old-age and survivors insurance will be fully insured. Of the 8.4 million railroad workers, 5.2 million (including persons who had already died or retired as of January 1, 1951) had 6 or more quarters of coverage without adding railroad service credits. While it is not possible to convert service-months directly to quarters of coverage, some approximations can be made of the insured status of individuals under either or both programs. By use of a conversion table somewhat similar to the one used in the adjudication of claims involving railroad employment, it is estimated that 800,000 persons with less than 120 service-months after 1936 (excluding military service) and less than 6 quarters of old-age and survivors insurance coverage would have 6 or more quarters of coverage based on railroad compensation alone. An additional 200,000 with less than 6 quarters of coverage in either type of employment separately would have

6 quarters of coverage on the basis of a combined wage record. All told, about 7 million persons with railroad compensation were insured on combined records as of January 1, 1951, and of these a little more than 850,000 had at least 120 service-months.

*Age and dual-coverage employment.*—On January 1, 1951, relatively more of the dual-coverage workers were under age 25; the percentage decreased with age (table 2). This decrease, however, is at least partly—and probably largely—a short-run situation; most of the older persons had started working in railroad employment before 1937 and since then had made no changes in employment, so that any nonrailroad employment they may have had occurred before the start of the old-age and survivors insurance program. From the present data, mobility between railroad employment and other employment, covered by old-age and survivors insurance, appears to be far greater for young persons than old

ones. In a mature program, therefore, the older railroad workers will probably be, for the most part, persons who worked at one time or another in jobs covered by old-age and survivors insurance.

The age distributions are similar for workers with old-age and survivors insurance wage credits and for those with railroad service. The only significant differences exist at the younger ages, with proportionately more old-age and survivors insurance workers under age 25 and proportionately more railroad workers at ages 25-44. This is probably the result of the younger median age at entrance into employment covered by old-age and survivors insurance than into railroad employment. There were relatively more young persons among the dual-coverage workers than among all covered workers; conversely, of course, there were relatively more older persons among those who had railroad employment only.

*Earnings, 1937-50.*—The relationship of cumulative earnings under the two programs is similar to that for length of service; that is, workers with low earnings under the railroad program had relatively large earnings under old-age and survivors insurance, and vice versa. Table 3 shows the earnings distribution of dual-coverage workers under both systems.

With the exception of the very young workers, who, of course, have had a short period of work and therefore low cumulative earnings, the dual-coverage workers with low earnings in railroad employment to a large extent had substantial old-age and survivors insurance earnings. Almost three-fifths of the persons who had less than \$300 of cumulative railroad compensation had more than \$5,000 in old-age and survivors insurance wage credits. On the other hand, only about one-third of the dual-coverage workers with more than \$5,000 and only about one-sixth of those with more than \$25,000 in railroad compensation had as much as \$5,000 in old-age and survivors insurance credits.



# Notes and Brief Reports

## Assistance Expenditures per Inhabitant, 1951-52

For the Nation as a whole, total assistance expenditures from Federal, State, and local funds amounted to \$2,393 million in the fiscal year 1951-52, a decline of \$16 million or 0.7 percent from the amount expended in 1950-51.<sup>1</sup> The 1951-52 total represented expenditures of \$15.52 per inhabitant, which was 17 cents or 1.1 percent less than in the preceding year.

Expenditures per inhabitant for the three largest programs—old-age assistance, aid to dependent children, and general assistance—were smaller than in 1950-51; they were larger for aid to the blind and aid to the permanently and totally disabled. The decline in old-age assistance—7 cents, or almost 1 percent—was due in part to continued high employment and in part to the 1950 amendments to the old-age and survivors insurance program, which increased the amount of the insurance payments and permitted aged workers to qualify for benefits with fewer quarters of coverage. In aid to dependent children, the drop of 20 cents (about 5 percent) is believed to reflect primarily favorable employment conditions. The decline of 40 cents, or about a fifth, in general assistance was also largely due to good employment conditions, but it may have reflected to some extent the transfer of needy persons from general assistance to the program for aid to the permanently and totally disabled, established under the 1950 amendments to the Social Security Act.

First payments under the Federal-State programs for aid to the permanently and totally disabled were made in October 1950. During 1951-52, the first full fiscal year of operation, the 31 programs begun in the previous year continued to expand and new programs were put in operation in seven additional States. As a result, expenditures per inhabitant in 1951-52 were 69 cents, more than

three times as large as in the preceding year.

The per capita expenditure of 37 cents for aid to the blind in 1951-52 was 2 cents or 5.7 percent higher than in the preceding year. Part of the increase may be due to another of the 1950 amendments. In determining need for aid under the amended act, States were permitted, beginning October 1, 1950, and required beginning July 1, 1952, to disregard \$50 of income earned by blind recipients; this exemption makes a somewhat larger group eligible for assistance.

The per inhabitant expenditures for the fiscal year 1951-52 for all programs combined and for the individual programs are given below.

Program	Expenditures per inhabitant		
	Amount, including vendor payments for medical care		Percentage change
	1950-51	1951-52	
All programs.....	\$15.69	\$15.52	-1.1
Old-age assistance.....	9.59	9.52	-.7
Aid to dependent children.....	3.70	3.50	-5.4
Aid to the blind.....	.35	.37	+5.7
Aid to the permanently and totally disabled.....	.21	.60	+228.6
General assistance.....	1.84	1.44	-21.7

During the year, total expenditures per inhabitant for all five public assistance programs varied from \$2.14 in Puerto Rico to \$41.17 in Colorado (table 1). Eighteen States spent more per capita than the average for the Nation as a whole; 35 States spent less. At the extremes, eight States spent more than \$20, and 13 spent less than \$10.

Thirty of the 53 States reported smaller total expenditures per inhabitant in 1951-52 than in the previous year. Declines occurred in 21 States despite their additional expenditures per inhabitant for aid to the permanently and totally disabled. In 17 of the 23 States with increases, the rise in cost resulted from expenditures for aid to the permanently and totally disabled, combined sometimes with increased costs in other pro-

grams. The other six States reported no expenditures for aid to the permanently and totally disabled but had larger expenditures for one or more of the other programs.

For the country as a whole, the per capita expenditure in 1951-52 for old-age assistance (\$9.52) was more than half again as large as that for all other programs combined. For aid to dependent children it was \$3.50; for general assistance, \$1.44; for aid to the permanently and totally disabled, 69 cents; and for aid to the blind, 37 cents. In most States, also, old-age assistance expenditures exceeded those for all other programs combined. In four States, however—Delaware, the District of Columbia, Hawaii, and West Virginia—the per capita cost of aid to dependent children was the largest among the five assistance programs. The distribution of the States by per capita expenditures for each program is shown in table 2.

## Factors Underlying State Variations

The amount a State spends per capita depends on the level at which the assistance standard is set and on the proportion of the population eligible for assistance under that standard. The number of persons eligible at a given standard of assistance will vary from State to State because of State variations in the proportion of the population with incomes below the given standard. Thus if 2 States—one with high and one with low per capita income—had the same standard of assistance, it would be fairly safe to assume that proportionately more of the population would receive assistance in the low-income than in the high-income States. The assistance standards are set by the States in accordance with their ability and willingness to support the public assistance programs. Assistance standards are usually higher in the wealthier States than in the low-income States. This is not to say, however, that assistance standards, relative to a State's overall per capita income, are not sometimes higher in low-income than in high-income States.

One major resource reducing need for public assistance—especially in

<sup>1</sup> Assistance expenditures include vendor payments for remedial and medical care.

the industrial States—is the old-age and survivors insurance program. Many persons, who might otherwise be eligible to receive old-age assistance or aid to dependent children, are able to manage without assistance or to get along with smaller assistance payments because they receive insurance benefits.

The interaction of these major factors—the level of assistance standards, the distribution of income

among the State's population, and the effect of old-age and survivors insurance payments on the need for public assistance—underlies the differences among States in per capita expenditures for public assistance. The operation of these factors is best illustrated by reference to the old-age assistance program, for which, as stated above, expenditures in most States are larger than for all other programs combined.

Five of the States had per inhabitant expenditures for old-age assistance that were more than double the national average of \$9.52. Among these five States were Colorado, California, and Washington, which ranked first, second, and fourth, respectively, in average payment per recipient in December 1951 (used here as a rough measure of the assistance standard).

Both California and Washington were above average in per capita in-

Table 1.—Amount expended per inhabitant<sup>1</sup> for assistance payments, including vendor payments for medical care, by State and by program, fiscal years 1950-51 and 1951-52

State	Total		Old-age assistance		Aid to dependent children		Aid to the blind		Aid to the permanently and totally disabled <sup>2</sup>		General assistance	
	1950-51	1951-52	1950-51	1951-52	1950-51	1951-52	1950-51	1951-52	1950-51	1951-52	1950-51	1951-52
United States.....	\$15.69	\$15.52	\$9.59	\$9.52	\$3.70	\$3.50	\$0.35	\$0.37	\$0.21	\$0.09	\$1.84	\$1.44
Alabama.....	9.59	9.90	6.50	6.46	2.34	2.54	.13	.14	.51	.75	.11	.01
Alaska.....	12.86	13.89	8.55	8.23	3.96	4.54	( <sup>3</sup> )	.05	( <sup>3</sup> )	( <sup>3</sup> )	.35	1.07
Arizona.....	19.01	15.75	11.69	10.38	5.65	4.05	.82	.60	( <sup>3</sup> )	( <sup>3</sup> )	.85	.72
Arkansas.....	15.56	11.85	10.50	8.05	4.39	3.17	.37	.32	( <sup>3</sup> )	.01	.30	.30
California.....	30.58	29.21	21.02	19.84	6.80	6.80	1.01	1.01	( <sup>3</sup> )	( <sup>3</sup> )	1.75	1.56
Colorado.....	41.85	41.17	34.15	32.96	4.36	4.33	.19	.19	.17	1.50	2.98	2.19
Connecticut.....	14.48	13.48	8.28	7.78	4.00	3.60	.13	.14	( <sup>3</sup> )	( <sup>3</sup> )	2.07	1.96
Delaware.....	8.47	8.72	1.77	1.88	1.90	2.13	.33	.36	.07	.19	1.40	1.16
District of Columbia.....	5.94	6.75	1.81	2.01	2.69	2.98	.18	.20	.34	.95	.92	.61
Florida.....	18.30	14.97	11.38	10.59	5.99	3.53	.60	.54	( <sup>3</sup> )	( <sup>3</sup> )	.33	.31
Georgia.....	11.76	13.63	8.46	9.65	2.83	3.44	.28	.34	( <sup>3</sup> )	( <sup>3</sup> )	.19	.20
Hawaii.....	16.03	12.07	1.88	1.80	7.81	6.38	.10	.11	.31	1.14	5.93	2.64
Idaho.....	16.90	16.63	10.47	9.43	5.03	4.78	.22	.22	.25	.79	1.02	1.41
Illinois.....	13.88	14.62	7.66	7.79	3.12	3.46	.29	.31	.03	.19	2.78	2.87
Indiana.....	9.98	8.55	6.41	5.60	2.39	1.89	.25	.23	( <sup>3</sup> )	( <sup>3</sup> )	.93	.83
Iowa.....	14.58	15.12	11.07	11.21	2.07	2.41	.34	.36	( <sup>3</sup> )	( <sup>3</sup> )	1.10	1.14
Kansas.....	17.41	17.06	12.13	11.81	2.60	2.34	.21	.20	.63	.75	2.04	1.96
Kentucky.....	9.82	12.11	5.65	7.87	3.64	3.63	.23	.33	( <sup>3</sup> )	( <sup>3</sup> )	.30	.28
Louisiana.....	34.47	34.39	24.92	24.82	6.04	5.77	.36	.37	1.65	2.44	1.50	.99
Maine.....	10.32	16.60	8.62	8.37	4.03	4.35	.39	.37	( <sup>3</sup> )	( <sup>3</sup> )	3.28	3.51
Maryland.....	6.17	5.81	2.26	2.25	2.53	2.16	.10	.11	.13	.57	1.15	.72
Massachusetts.....	24.03	25.07	16.64	17.60	3.84	3.89	.26	.31	( <sup>3</sup> )	.59	3.29	2.68
Michigan.....	15.90	15.56	8.48	8.18	4.33	4.28	.18	.18	.02	.11	2.89	2.81
Minnesota.....	10.51	17.79	11.56	12.78	2.96	3.23	.26	.31	( <sup>3</sup> )	( <sup>3</sup> )	1.73	1.47
Mississippi.....	8.18	7.98	6.42	6.17	1.32	1.29	.38	.35	.01	.08	.05	.06
Missouri.....	23.65	23.31	17.43	17.08	3.96	3.49	.34	.45	.60	1.41	1.32	.88
Montana.....	20.75	20.74	12.64	11.89	4.02	4.13	.63	.61	.51	1.16	2.95	2.95
Nebraska.....	14.04	13.75	10.36	10.35	2.72	2.40	.39	.42	( <sup>3</sup> )	( <sup>3</sup> )	.57	.58
Nevada.....	16.07	15.29	10.86	10.64	.08	.08	.15	.15	( <sup>3</sup> )	( <sup>3</sup> )	4.98	4.42
New Hampshire.....	14.86	13.94	8.60	8.25	4.15	3.76	.40	.38	( <sup>3</sup> )	( <sup>3</sup> )	1.71	1.55
New Jersey.....	5.54	5.32	2.80	2.78	1.25	1.24	.10	.11	( <sup>3</sup> )	.12	1.39	1.07
New Mexico.....	13.50	14.59	6.70	7.32	5.31	5.13	.32	.31	.36	1.30	.90	.53
New York.....	15.08	15.85	5.72	6.02	5.05	5.01	.22	.25	.89	1.63	4.10	2.94
North Carolina.....	7.07	7.21	4.06	3.72	2.08	2.29	.43	.44	.04	.33	.46	.43
North Dakota.....	13.89	13.97	8.96	9.43	3.68	3.02	.12	.12	.15	.70	.98	.70
Ohio.....	12.80	12.47	8.57	8.62	1.64	1.43	.27	.27	.05	.28	2.26	1.87
Oklahoma.....	32.75	34.30	24.46	25.07	6.97	7.76	.70	.70	( <sup>3</sup> )	.28	.62	.49
Oregon.....	17.32	16.59	9.87	9.86	3.23	2.65	.20	.20	.42	.89	3.60	2.90
Pennsylvania.....	11.72	9.62	3.92	3.56	4.60	3.50	.72	.81	.19	.55	2.20	1.20
Puerto Rico.....	1.14	2.14	.83	1.02	.35	.84	.02	.02	( <sup>3</sup> )	.13	.21	.13
Rhode Island.....	16.98	16.44	6.96	6.86	4.74	4.72	.15	.16	( <sup>3</sup> )	.17	5.13	4.53
South Carolina.....	7.70	9.04	5.62	6.29	1.28	1.57	.23	.25	.25	.66	.32	.27
South Dakota.....	12.62	14.45	8.90	9.16	3.05	3.36	.15	.15	( <sup>3</sup> )	.10	.52	1.68
Tennessee.....	12.03	10.93	7.28	6.79	4.27	3.65	.37	.38	( <sup>3</sup> )	( <sup>3</sup> )	.11	.11
Texas.....	13.27	12.70	11.48	10.92	1.30	1.24	.35	.34	( <sup>3</sup> )	( <sup>3</sup> )	.14	.20
Utah.....	15.69	17.13	8.01	8.90	5.35	5.37	.18	.22	1.07	1.48	1.08	1.16
Vermont.....	11.05	12.35	7.89	8.79	1.78	1.76	.23	.25	.04	.25	1.11	1.30
Virgin Islands.....	3.95	6.29	2.21	3.33	.81	1.06	.17	.22	.10	.11	.66	1.07
Virginia.....	3.69	3.71	1.55	1.54	1.48	1.44	.17	.16	.14	.32	.35	.25
Washington.....	38.28	29.61	22.95	21.06	6.66	4.61	.32	.31	.78	1.50	7.57	2.04
West Virginia.....	11.99	11.69	4.24	4.21	6.22	5.92	.20	.21	.02	.33	1.31	1.02
Wisconsin.....	13.91	14.50	8.84	9.39	3.29	3.34	.25	.27	.17	.21	1.36	1.29
Wyoming.....	15.09	14.59	10.05	9.67	2.50	2.23	.23	.21	.58	1.03	1.73	1.45

<sup>1</sup> Based on population data from Bureau of the Census; excludes Armed Forces overseas.

<sup>2</sup> Program initiated October 1950 under Social Security Act Amendments of 1950. Caution should be used in interpreting data because individual programs initiated at different times and are at various stages of development.

<sup>3</sup> No program approved by the Social Security Administration.

<sup>4</sup> Approved by the Social Security Administration for Federal participation beginning November 1951.

<sup>5</sup> Program administered under State law without Federal participation.

<sup>6</sup> Less than 1¢.

<sup>7</sup> Programs for special types of public assistance initiated October 1950 under Social Security Act Amendments of 1950.



come, and Colorado was just below the average. In all three the recipient rates for old-age assistance in December 1951 were higher than the average rate for the Nation, but Colorado's rate was about a third higher than those in the other two States.<sup>2</sup> The old-age and survivors insurance beneficiary rates in December 1951 in California and Washington were about a third larger than the Colorado rate. Expenditures per inhabitant in Colorado were more than 50 percent higher than in the other two States. The reason would appear to be either that proportionately more persons are eligible in Colorado under its assistance standard than in the other two States or that the old-age and survivors insurance program is less effective in reducing need. It probably is a combination of both factors.

Louisiana and Oklahoma—low-income States—are the other two States in the group of five with the highest expenditures per inhabitant. They are the only States in the low-income group where the average payment is greater than the national average—an indication that, relative to per capita income, their standards of assistance are high. High standards of assistance tend to make more persons eligible. In addition, both States rank well below the average in the proportion receiving old-age and survivors insurance payments. Their recipient rates for old-age assistance would therefore be expected to be high; they are the two highest in the country.

In 11 States, per capita expenditures for old-age assistance in 1952 were less than half the national average per capita. Included in this group were five with above-average per capita income—Delaware, the District of Columbia, Maryland, New Jersey, and Pennsylvania. Only the District of Columbia and New Jersey had above-average payments per recipient. The combination of above-average per capita income and below-average assistance standards in the

<sup>2</sup> Old-age assistance rates refer to the number of recipients per 1,000 population aged 65 and over. Similarly, old-age and survivors insurance rates refer to the number of beneficiaries per 1,000 population aged 65 and over.

Table 2.—Distribution of States by amount of assistance expenditures per inhabitant,<sup>1</sup> including vendor payments for medical care, by program, fiscal year 1951-52

Expenditures per inhabitant	OAA	ADC	AB	APTD	GA
Less than \$0.50.....	0	1	47	18	13
0.50-0.99.....	0	1	5	10	9
1.00-1.49.....	1	5	1	6	13
1.50-1.99.....	3	4	0	3	6
2.00-2.99.....	3	10	0	1	9
3.00-3.99.....	3	15	0	0	1
4.00-4.99.....	1	9	0	0	2
5.00-7.49.....	8	7	0	0	0
7.50-9.99.....	18	1	0	0	0
10.00-14.99.....	9	0	0	0	0
15.00 or more.....	7	0	0	0	0

<sup>1</sup> Based on population data from Bureau of the Census; excludes Armed Forces overseas.

other three States suggests that recipient rates for old-age assistance should be relatively low. In addition, with one exception—the District of Columbia—all five States ranked above average in old-age and survivors insurance beneficiary rates. The result is that these five States had the lowest recipient rates for old-age assistance in the Nation. The low rate in the District of Columbia is due to the fact that a relatively high proportion of the aged population receives benefits under the Federal civil-service retirement system.

Five of the remaining jurisdictions with the lowest expenditures per inhabitant for old-age assistance were among those with the least income per capita—North Carolina, Puerto Rico, the Virgin Islands, Virginia, and West Virginia. All five ranked near the bottom in average monthly payment per recipient of old-age assistance, which indicates that assistance standards also were extremely low. North Carolina, the Virgin Islands, and Puerto Rico ranked thirty-seventh, fifty-second, and fifty-third in beneficiary rate under the old-age and survivors insurance program. Despite the low level of the assistance standards, the old-age assistance recipient rate was above average in these three States, doubtless because per capita income is so low and because old-age and survivors insurance coverage is so limited. Expenditures per inhabitant remained low, however. In West Virginia, also, the old-age and survivors insurance beneficiary rate was above average, but the recipient rate for old-age assistance was less than average. Virginia, while it ranked only thirty-fourth

in the old-age and survivors insurance beneficiary rate, ranked forty-eighth in the proportion of the aged receiving old-age assistance.

Hawaii, the one remaining jurisdiction in the group of eleven, had low average payments for old-age assistance and ranked high (fifth) in old-age and survivors insurance beneficiary rate. Its old-age assistance recipient rate was therefore relatively low—119 per 1,000 or about one-third the rate for beneficiaries of old-age and survivors insurance.

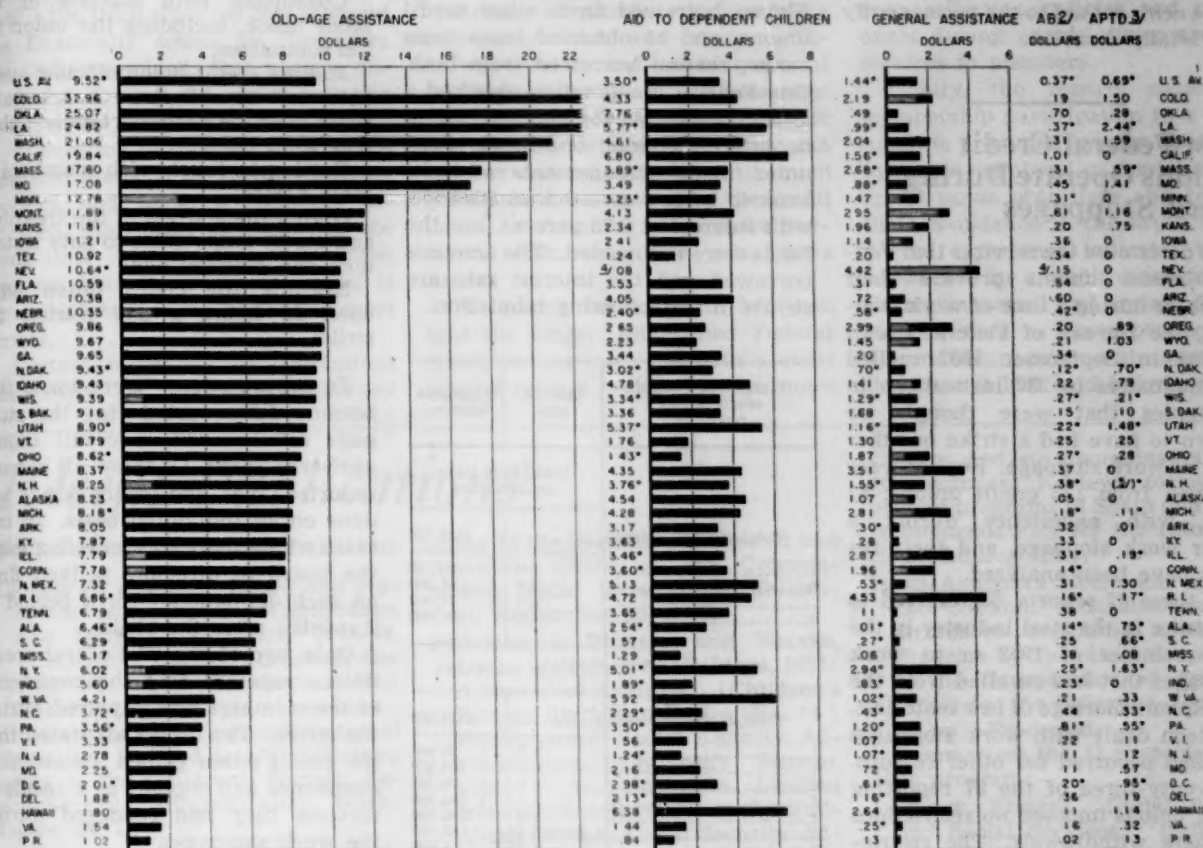
#### Vendor Payments for Medical Care

Under the 1950 amendments to the Social Security Act, Federal participation was provided, starting October 1, 1950, in payments to vendors for remedial or medical care for recipients of old-age assistance, aid to dependent children, aid to the blind, and aid to the permanently and totally disabled. The Federal Government shares the combined cost of payments to vendors of medical care and of direct payments to recipients up to the monthly maximums on individual payments.<sup>3</sup> Previously, payments for medical care were included in the money payment to recipients, and the costs—within the stated maximums—were shared by the Federal Government. Some States have continued to include all or part of the cost of medical care in the monthly payments made to recipients.

<sup>3</sup> As of October 1, 1952, for old-age assistance, aid to the blind, and aid to the permanently and totally disabled, the maximum was \$55; for aid to dependent children, \$30 each for the adult and first child, plus \$21 for each additional child in a family.



**Amount expended per inhabitant<sup>1</sup> for assistance payments, including vendor payments for medical care, fiscal year 1951-52**



1/ BASED ON POPULATION DATA FROM BUREAU OF THE CENSUS, EXCLUDES ARMED FORCES OVERSEAS. 2/ AID TO THE BLIND. 3/ AID TO THE PERMANENTLY AND TOTALLY DISABLED.  
 4/ PROGRAM ADMINISTERED UNDER STATE LAW WITHOUT FEDERAL PARTICIPATION. 5/ LESS THAN 1/2 CENT.

■ TOTAL PAYMENTS ■ VENDOR PAYMENTS FOR MEDICAL CARE \* VENDOR PAYMENTS FOR MEDICAL CARE OF LESS THAN 50 CENTS PER INHABITANT

The combined total amount spent for vendor payments for medical care from funds for old-age assistance, aid to dependent children, aid to the blind, and aid to the permanently and totally disabled exceeded the amounts of such payments financed from general assistance funds. Many States, however, continued to make most of their vendor payments for medical care for all public assistance recipients from general assistance funds. In the fiscal year 1951-52, only about a third of the States made vendor payments from funds for the four special types of public assistance—19 States from the funds for old-age assistance and aid to dependent children, 17 from aid to the blind, and 15 from aid to the permanently and totally disabled.

Except in the old-age assistance program, the amounts spent for vendor payments for medical care from

funds for the special types of public assistance were small. For old-age assistance, 10 States spent less than 50 cents per inhabitant; four spent between 50 cents and \$1; and five, \$1 or more. No State spent as much as 50 cents per inhabitant from funds for aid to dependent children, aid to the blind, or aid to the permanently and totally disabled.

On the other hand, most of the States—39 out of 53—made payments to vendors of medical care from general assistance funds, and in several States the amounts were sizable. Twenty-two States spent less than 50 cents per inhabitant from general assistance funds for such payments; eight States spent between 50 cents and \$1; and nine spent more than \$1. In 11 States, the amount of vendor payments for medical care financed from general assistance funds was larger than payments for main-

tenance assistance from such funds. A distribution of States by amount of vendor payments for medical care per inhabitant, for each program, is shown below.

Expenditures per inhabitant for vendor payments for medical care	OAA	ADC	AB	APTD	GA
Total number of States.....	53	53	53	38	53
No vendor payments.....	34	34	36	23	14
Vendor payments.....	19	19	17	15	39
Less than \$0.50.....	10	19	17	15	22
0.50-0.99.....	4	0	0	0	8
1.00-1.49.....	3	0	0	0	5
1.50-1.99.....	1	0	0	0	2
2.00 or more.....	1	0	0	0	2

Per capita costs of vendor payments for medical care amounted to 33 cents for old-age assistance and 31 cents for general assistance. For the other programs the amounts were

small—7 cents for aid to dependent children, 1 cent for aid to the blind, and 4 cents for aid to the permanently and totally disabled.

## How Federal Credit Unions Operate During Work Stoppages

To determine the services that Federal credit unions provide their members during a time of work stoppage, the Bureau of Federal Credit Unions in September 1952 mailed questionnaires to 237 institutions in companies that were thought or known to have had a strike or other form of work stoppage. Replies were received from 133 credit unions; 87 dealt with experience during a major work stoppage, and their reports have been analyzed.

Of these 87 reports, 58 referred to the strike in the steel industry in the early summer of 1952 or to work stoppages that had resulted from the consequent shortage of raw materials. Nineteen dealt with work stoppages that had occurred for other reasons.

Seventy-three of the 87 reporting credit unions imposed no restrictions on share withdrawals. The restrictions imposed by the other 14 were of varying types. Some limited the amount that the members could withdraw, and others imposed waiting periods.

Almost half (40) of the credit unions reporting established restrictions on loans made during the strike. The most severe was a blanket refusal to make a loan of any type or in any amount. Some credit unions discontinued making all except emergency loans or made only emergency loans not exceeding \$100. Others set maximums (\$100 or \$200) on the amount that the members could borrow, and still others specified limits (\$50 and \$150) only on unsecured loans. In some cases the amount was fixed according to the member's past record of repayment. In still others, loans for nonessentials were limited, but no limit was set on loans for food and shelter. Loans on cars were temporarily discontinued by some credit unions.

To meet the strain on their re-

sources, 29 of the 87 Federal credit unions found it necessary to borrow. Eleven borrowed from other credit unions, and 18 obtained loans from banks; several borrowed from both. One Federal credit union obtained a loan of \$600 from the employer, with no interest charge; one large credit union made arrangements with its bank to borrow as much as \$500,000, with interest at 2.75 percent, but the funds were not needed. The amounts borrowed and the interest rate are shown in the following tabulation.

Number of Federal credit unions reporting	Interest rate	Aggregate amount
Loans from other credit unions		
Total, 11 credit unions.		\$148,250
1.....	2.5	250
6.....	3.0	81,000
1.....	3.5	15,000
3.....	4.0	32,000
Loans from banks		
Total, 18 credit unions.		\$838,000
1.....	2.0	25,000
4.....	2.5	168,000
1.....	3.0	20,000
5.....	3.5	189,000
4.....	4.0	390,000
1.....	4.0 and 5.0	40,000
2.....	6.0	6,000

Fifty-six of the credit unions reported that they made special effort to keep members informed on the services available to them during the work stoppage. One or a combination of the following methods was used by these 56 credit unions:

Posting notices—through the plant, outside the credit union office, in union headquarters, and in "unemployment registration places";

Arranging to keep the credit union office open for business and consultation with members by moving it to the treasurer's home, the foremen's club, union hall, or other temporary quarters;

Informing members, by word of mouth and posters, of the credit union's location and office hours if the pending strike should materialize;

Sending postcards to all members and letters to members affected by the strike;

Making announcements in union meetings and spot radio announce-

ments and placing notices in local newspapers and union publications; Consulting with officials of the labor union, including the union relief committee;

Making credit union officials available for consultation at scheduled times in union headquarters and elsewhere;

Getting in touch with members at their homes;

Giving the address of the treasurer and credit union office to gate watchmen and pickets; and

Keeping the credit union office open 13 hours a day during the strike.

To the question, "Were loans that became delinquent during the stoppage refinanced?" 44 credit unions answered "yes." Of these, all but one reported that the refinancing was done on an individual basis. In two cases where there was no refinancing, the board of directors waived fines on such delinquency for a period of 2 months after the strike.

Only two of the 87 Federal credit unions reported that the confidence of the members was impaired during the strike. The others all stated that the credit union gained membership confidence and support as a result of services they had rendered during the work stoppages.

Of the two credit unions reporting that the confidence of their members was affected, one had total assets of \$40,000 at the beginning of the strike and the other had less than \$35,000. The first stated, "Because of shortage of funds we could make no loans. This served to increase pressure for share withdrawals. If we had had money we could have doubled membership. It is estimated that membership confidence was completely restored within 2 or 3 months." The second said that "confidence was impaired to a moderate degree because accrual of financial obligations of members caused a further restriction in distribution of funds."

Four credit unions reported that their financial condition was impaired by operations during the strike. Three of them had started with assets of less than \$35,000 each. The fourth, with assets of \$240,000, reported that financial soundness was restored in about 2 months, when a loan of \$28,000 from the bank was repaid. Of



the three smaller units, two were financially sound in 90 days or less, while the third reported that it would be financially sound by November 30, "when the loans that became delinquent during the strike will be restored to current status."

In addition to showing some of the unusual methods adopted to provide service and to keep members informed, the survey strengthened the long-time belief of credit union leaders that these organizations, if properly staffed, can cope with most crises.

Certain more specific conclusions may also be drawn. The survey

shows the importance, in times of work stoppages, of maintaining the confidence of members by providing emergency loan and share withdrawal services and by using special information devices where necessary. The cash position of the credit union is vital; cash for emergency loans can be provided by cashing credit union investments, borrowing by the credit union, or obtaining extra share payments from members who have funds.

The survey indicates, in addition, that the larger, established Federal credit unions can cope with a crisis arising from a work stoppage more

easily than the smaller units can, and that thrift promotion and sound loan collection policies and procedures during normal times are real services to members.

Finally, the reports show that membership participation in a credit union is promoted by any effort that increases members' understanding of credit union objectives and justifies their confidence in the organization. Actual experience indicates that it is possible for a credit union to come through unusual and trying circumstances, such as those produced by a work stoppage, in a stronger position than it had held before.

## Recent Publications\*

### Social Security Administration

**CHILDREN'S BUREAU.** *Infant and Maternal Mortality in Metropolitan and Outlying Counties, 1944-48.* (Children's Bureau Statistical Series, No. 12.) Washington: The Bureau, 1952. 62 pp. Processed.

State data on infant and maternal mortality. Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C.

**MERRIAM, IDA C.** *Social Security Financing.* (Division of Research and Statistics, Bureau Report No. 17.) Washington: U. S. Govt. Print. Off., 1953. 204 pp. Processed. \$1.

Discusses the alternative revenue sources that might be used to finance social security programs, the appropriate distribution of costs, the present and potential size of financial operations, and the effect of the programs on the distribution of income, on consumption and savings, on economic growth and stabilization, and on the national welfare. Separate chapters deal with the financing of old-age survivors insurance, unemployment insurance, and grant-in-aid programs. A statistical appendix brings together historical and current data. Limited free distribution;

apply to the Division of Research and Statistics, Office of the Commissioner, Social Security Administration, Washington 25, D. C.

**PERLMAN, I. RICHARD, and WIENER, JACK.** *Adoption of Children, 1951: A Statistical Analysis.* (Children's Bureau Statistical Series, No. 14.) Washington: Social Security Administration, Children's Bureau, 1953. 17 pp. Processed. Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C.

*Social Security in the United States.* (New edition, 1952.) Washington: U. S. Govt. Print. Off., 1953. 65 pp. 25 cents.

Traces the origin and development of social security in the United States, considers its place in American life, and describes in detail the various programs under the Social Security Act as well as related programs. Includes a chronology of significant events and a selected bibliography.

### General

**ALTMAYER, ARTHUR J.** "A Look at the Future." *Social Work Journal*, New York, Vol. 24, Jan. 1953, pp. 7-11 f. 75 cents.

Discusses the present social security programs and considers possible developments in the field of social welfare in the United States.

**ARNALDOS JIMENO, PEDRO.** *Estudio Comparado del Seguro de Invalidez y Muerte y de su Posible Implantación en España.* Madrid: Ministerio de Trabajo, Instituto Nacional de Previsión, 1952. 319 pp.

Shows the 1951 legal status of in-

validity and survivors insurance in 48 countries. Reviews former and present programs in Spain and makes recommendations for the future. Includes bibliography.

**INTER-AMERICAN ECONOMIC AND SOCIAL COUNCIL. COORDINATING COMMITTEE ON TECHNICAL ASSISTANCE.** *Program of Technical Cooperation of the Organization of American States for the Calendar Year 1952.* 58 pp. Processed.

Summarizes the 11 projects in the 1952 program.

**LAROQUE, PIERRE.** "Social Security and Social Services." *Bulletin of the International Social Security Association*, Geneva, Oct.-Nov. 1952, pp. 317-352. \$2.50 a year.

The text of three lectures by France's honorary Director-General of Social Security.

**PARETTI, ORAZIO, and CERBELLA, AMLETO.** *Sintesi della Previdenza Sociale: Previdenza, Infortuni, Malattie.* (4th ed.) Naples: R. Pironti e Figli, 1952. 227 pp., and 35 tables. (loose leaf.)

A reference work on Italian social insurance that gives the legal provisions, as of June 30, 1952, for every program. Charts of the main contribution and benefit provisions are supplemented with textual explanations of each program.

"Social Security in Chile." *Industry and Labour*, Geneva, Vol. 9, Jan. 15, 1953, pp. 52-59. 25 cents.

Outlines the 1952 amendments that revise the social insurance system for workers and also set up a national health service incorporating most of the existing national medical services.

**U. S. EXECUTIVE OFFICE OF THE PRESIDENT. BUREAU OF THE BUDGET.** *The Federal Budget in Brief, Fiscal*

\* Prepared in the Library, Federal Security Agency. Orders for the publications listed should be directed to publishers and booksellers; Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.



Year 1954. Washington: U. S. Govt. Print. Off., 1953. 44 pp. 20 cents.

U. S. PRESIDENT. *The Economic Report . . .* Washington: U. S. Govt. Print. Off., 1953. 218 pp. 50 cents.

Includes the Annual Economic Review, prepared for the President by the Council of Economic Advisers.

U. S. PRESIDENT. *Inaugural Address of Dwight D. Eisenhower . . .* (S. Doc. 9, 83d Cong., 1st sess.) Washington: U. S. Govt. Print. Off., 1953. 5 pp.

U. S. PRESIDENT. *The Mutual Security Program . . . for a Strong and Free World. . .* (H. Doc. 44, 83d Cong., 1st sess.) Washington: U. S. Govt. Print. Off., 1953. 15 pp.

A report to Congress for the 6 months ended December 31, 1952. Reviews the accomplishments of the program and discusses the kind of policy decisions now facing the Government.

U. S. PRESIDENT. *The State of the Union. (H. Doc. 75, 83d Cong., 1st sess.)* Washington: U. S. Govt. Print. Off., 1953. 15 pp. President Eisenhower's address.

WOODROW WILSON FOUNDATION. *Official Documents: Texts of Selected Documents on U. S. Foreign Policy, 1918-1952.* New York: The Foundation, 1952. 76 pp.

### Retirement and Old Age

BRILLOFF, ABRAHAM J. "Pension Planning for Small Enterprises." *New York Certified Public Accountant*, New York, Vol. 23, Jan. 1953, pp. 59-66. 50 cents.

Outlines some basic problems in the development of a pension plan for a small organization and describes an illustrative money-purchase plan.

GILBERT, JEANNE G. *Understanding Old Age.* New York: Ronald Press Co., 1952. 422 pp. \$5.

Part I deals with normal life changes in aging—emotional, intellectual, physical, and social relations; Part II considers abnormal life changes—common disabling physical conditions, psychoneuroses, and psychoses; and Part III discusses professional work with the aging in the community and in institutions.

HALL, HAROLD R. *Some Observations on Executive Retirement.* Boston: Harvard University Graduate School of Business Administration, Division of Research, 1953. 298 pp. \$3.75.

A study based primarily on interviews with business administrators

and retired executives. Considers various problems involved in executive retirement, describes some programs, and makes suggestions to executives contemplating retirement.

LEWIS, WILLIAM H. "The Physician and Federal Retirement Pension Programs." *New York Medicine*, New York, Vol. 9, Jan. 20, 1953, pp. 16-18 ff. 30 cents.

Considers the principles and merits of retirement pension programs for professional and self-employed people.

SEDGWICK, R. MINTURN. "A New Pension Plan: Maximum Benefits at Minimum Costs." *Harvard Business Review*, Boston, Vol. 31, Jan.-Feb. 1953, pp. 70-82. \$1.50.

A plan, based on the principle of investment in common stocks, to provide retirement funds to supplement old-age and survivors insurance benefits.

### Employment

KLUMPP, THEODORE G. "Employment of the Older Worker." *Public Health Reports*, Washington, Vol. 68, Jan. 1953, pp. 20-22. \$4.25 a year.

Argues against compulsory retirement and recommends selective retirement based on individual capacity.

U. S. DEPARTMENT OF LABOR. BUREAU OF LABOR STATISTICS. *Negroes in the United States: Their Employment and Economic Status.* (Bulletin No. 1119.) Washington: U. S. Govt. Print. Off., 1952. 58 pp. 30 cents.

U. S. DEPARTMENT OF LABOR. WOMEN'S BUREAU. *1952 Handbook of Facts on Women Workers.* (Bulletin No. 242.) Washington: U. S. Govt. Print. Off., 1952. 121 pp. 30 cents.

Data on employment, income, economic responsibilities, standards of employment, education and vocational training, legislation affecting household employees, and political and civil status. Includes a bibliography and a list of women's national organizations.

### Public Welfare and Relief

BISNO, HERBERT. *The Philosophy of Social Work.* Washington: Public Affairs Press, 1952. 143 pp. \$3.25.

Basic concepts, attitudes, and values underlying the theory and practice of social work in the United States.

Education for Social Work Adminis-

tration. New York: American Association of Social Workers, 1952. 25 pp. 50 cents.

Education for Social Work Administration Today, by Harleigh B. Trecker; Social Work Administration: An Area of Social Work Practice, by John C. Kidneigh; Teaching Administration in Social Work, by Frank Z. Glick; and Administrative Records as Teaching Tools, by Harleigh B. Trecker.

"Essentials of Public Welfare." *Public Welfare*, Chicago, Vol. 11, Jan. 1953, pp. 3-6. \$1. (Reprint, 20 cents.)

A statement of principles, prepared by the Committee on Welfare Policy of the American Public Welfare Association and unanimously approved by the Board of Directors on November 21, 1952. Designed as a "basis for interpretation of present programs and as a guide to forward-looking policy developments and legislation," the statement gives the Association's thinking on the nature, obligations, social purposes, methods, and limitations of public welfare.

RAUP, RUTH. *Intergovernmental Relations in Social Welfare.* (Intergovernmental Relations in the United States, Research Monograph No. 5.) Minneapolis: University of Minnesota Press, 1952. 234 pp. \$3.

Describes the administrative organization of intergovernmental welfare programs in Minnesota and the relationships between national, State, and local welfare agencies in administering public assistance and child welfare services; and compares intergovernmental programs and administrative organization in Minnesota with those in other States.

THE TAX FOUNDATION. *Improving Public Assistance: Some Aspects of the Welfare Problem.* (Project Note No. 31.) New York: The Foundation, 1953. 44 pp.

A study based on replies to a questionnaire sent to the chief welfare administrator in each State. Reviews recent developments in the public assistance programs, considers the financing, lien and recovery, and relatives' responsibility provisions of the programs; discusses the welfare secrecy issue; and examines the recommendations of the State welfare administrators for improving administration.

### Maternal and Child Welfare

COSTIN, LELA B. "Implications of Psychological Testing for Adoptive (Continued on page 20)

# Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940-53

[In thousands; data corrected to Mar. 9, 1953]

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs				
		Monthly retirement and disability benefits <sup>1</sup>				Survivor benefits				Temporary disability benefits <sup>2</sup>		State laws <sup>10</sup>	Veterans' legis-lation <sup>11</sup>	Rail-road Unem-ploy-ment Insur-ance Act <sup>12</sup>		
		Social Security Act	Rail-road Retirement Act	Civil Ser-vice Com-mis-sion <sup>3</sup>	Veter-ans Ad-minis-tration <sup>4</sup>	Monthly				Lump-sum <sup>7</sup>					Rail-road Unem-ploy-ment Insur-ance Act <sup>11</sup>	
						Social Secu-rity Act <sup>4</sup>	Rail-road Retirement Act <sup>5</sup>	Civil Ser-vice Com-mis-sion <sup>3</sup>	Veter-ans Ad-minis-tration <sup>6</sup>	Social Secu-rity Act	Other <sup>8</sup>					
Number of beneficiaries																
1952																
January		3,030.6	284.0	171.7	2,392.6	1,402.7	149.7	35.4	1,028.7	39.3	8.8	27.6	38.3	1,155.2	0.9	48.3
February		3,056.2	308.1	172.5	2,393.8	1,419.6	150.5	36.2	1,031.3	38.8	8.6	28.7	28.6	1,146.4	.8	48.3
March		3,076.9	324.4	173.3	2,398.1	1,435.2	151.4	37.2	1,029.6	40.0	11.1	33.1	28.3	1,112.8	.6	41.0
April		3,094.4	336.2	173.9	2,403.5	1,454.2	152.3	38.2	1,036.4	40.2	13.2	32.1	27.4	992.6	.4	35.6
May		3,104.8	343.2	174.8	2,412.2	1,469.8	153.2	39.1	1,040.4	37.7	12.2	30.2	23.8	918.4	.3	25.6
June		3,109.5	348.9	175.6	2,418.0	1,484.3	154.2	39.8	1,042.0	35.9	11.6	32.4	24.7	918.1	.3	31.6
July		3,120.3	352.7	176.5	2,424.4	1,488.2	154.5	40.6	1,044.2	28.4	12.1	32.6	26.9	870.9	.3	68.6
August		3,184.5	354.7	178.3	2,429.3	1,495.4	154.6	41.3	1,047.2	31.9	11.2	30.7	33.1	979.9	.2	72.8
September		3,275.4	353.1	179.3	2,435.5	1,511.9	154.1	42.3	1,050.4	32.7	10.9	30.4	36.9	930.8	.1	37.9
October		3,345.9	354.5	179.6	2,446.8	1,534.4	155.8	43.8	1,057.0	39.7	11.7	30.4	36.9	930.0	.1	29.5
November		3,393.2	357.3	182.8	2,453.2	1,549.2	155.3	42.8	1,060.1	32.4	10.3	29.7	33.9	935.9	11.5	30.6
December		3,455.8	358.0	181.9	2,460.5	1,569.8	156.4	43.6	1,063.4	40.9	10.1	31.7	39.7	972.5	15.5	41.9
1953																
January		3,518.1	359.7	183.7	2,466.2	1,590.3	156.6	45.7	1,071.4	41.4	11.6	31.4	40.2	952.5	31.0	59.7
Amount of benefits <sup>14</sup>																
1940		\$1,188,702	\$21,074	\$114,166	\$62,019	\$317,851	\$7,784	\$1,448	\$105,696	\$11,736	\$12,267			\$518,700		\$15,966
1941		1,085,488	55,141	119,912	64,933	320,561	25,454	1,559	111,799	13,328	13,943			344,321		14,531
1942		1,130,721	80,305	122,806	68,115	325,265	41,702	1,603	111,193	15,038	14,342			344,084		6,267
1943		921,465	97,257	125,795	72,961	331,550	57,763	1,704	116,133	17,839	17,255	\$2,857		70,643		918
1944		1,118,798	119,009	129,707	77,193	456,279	76,942	1,765	144,302	22,146	19,238	5,035		62,385		587
1945		2,065,566	157,391	137,140	83,874	697,830	104,231	1,772	254,238	26,135	23,431	4,669		445,866	126,630	2,352
1946		5,149,761	230,285	149,188	94,585	1,268,984	130,139	1,817	333,640	27,267	30,610	4,761		1,094,850	1,743,718	39,919
1947		4,700,827	299,830	177,033	106,876	1,676,029	153,109	1,923	382,515	29,517	33,115	26,024	\$11,368	776,165	970,542	39,407
1948		4,510,041	366,887	208,642	132,852	1,711,182	176,736	36,011	\$918	413,912	32,315	32,140	35,572	793,265	510,167	28,591
1949		5,694,080	454,483	240,893	158,973	1,692,215	201,369	39,257	4,317	477,406	33,158	31,771	59,066	1,737,279	430,194	103,599
1950		5,357,432	718,473	254,240	175,787	1,732,208	299,672	43,884	8,409	491,579	32,740	33,578	70,880	28,099	1,373,426	34,653
1951		5,641,957	1,361,046	298,733	196,529	1,647,938	523,485	49,527	14,014	519,398	57,337	33,356	81,435	26,297	840,411	2,234
1952		6,475,549	1,613,365	361,200	225,120	1,722,225	615,604	74,085	19,966	572,983	63,298	37,251	92,146	34,689	998,267	3,537
1953																
January		522,902	113,046	25,662	17,124	137,537	43,674	5,296	1,384	45,266	5,431	2,681	2,885	3,387	116,469	84
February		511,274	114,004	26,633	17,287	136,561	44,168	5,404	1,414	44,573	5,305	2,792	2,447		105,023	66
March		512,830	114,703	27,400	17,380	137,533	44,628	5,524	1,461	45,519	5,456	3,132	3,283	2,602	101,564	56
April		507,643	115,262	27,875	17,533	138,037	45,184	5,571	1,501	45,281	5,431	3,576	3,373	2,432	94,385	45
May		500,390	115,582	28,102	17,662	138,250	45,647	5,669	1,525	45,708	5,122	3,118	3,182	2,204	86,958	33
June		497,429	115,666	28,478	17,723	138,055	46,073	5,727	1,550	46,985	4,898	3,048	3,291	2,218	83,511	29
July		520,521	116,124	28,698	17,922	147,536	46,173	5,747	1,591	48,267	3,893	3,606	3,531	2,667	88,612	26
August		536,935	119,613	28,807	18,215	148,319	46,401	5,765	1,627	49,929	4,703	3,814	3,160	4,316	95,389	14
September		531,725	141,202	28,600	20,859	149,479	52,522	5,765	1,928	49,106	4,915	3,441	3,311	4,746	92,094	9
October		535,078	144,904	28,684	21,084	151,778	53,391	5,837	1,971	52,262	6,185	3,306	3,461	4,938	54,227	6
November		524,610	147,316	28,954	21,068	149,984	53,918	6,217	1,988	47,924	5,219	3,023	2,962	4,429	47,730	985
December		560,995	150,481	28,961	21,264	151,156	54,698	6,277	2,048	52,163	6,737	2,806	3,662	5,403	69,061	2,107
1953																
January		590,537	153,791	29,058	21,350	150,657	55,502	6,284	2,081	49,738	6,876	3,173	3,477	5,044	94,360	3,274

<sup>1</sup> Under the Social Security Act, retirement benefits—old-age, wife's, and husband's benefits, and benefits to children of old-age beneficiaries—partly estimated. Under the other 3 systems, benefits for age and disability; beginning December 1951, spouse's annuities under the Railroad Retirement Act.

<sup>2</sup> Data for civil-service retirement and disability fund; excludes noncontributory payments made under the Panama Canal Construction Annuity Act. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections.

<sup>3</sup> Pensions and compensation, and subsistence payments to disabled veterans undergoing training.

<sup>4</sup> Mother's, widow's, widower's, parent's, and child's benefits; partly estimated.

<sup>5</sup> Annuities to widows under joint and survivor elections; 12-month death-benefit annuities to widows and next of kin; and, beginning February 1947, widow's, widower's, parent's, and child's benefits.

<sup>6</sup> Payments to widows, parents, and children of deceased veterans.

<sup>7</sup> Number of decedents on whose account lump-sum payments were made.

<sup>8</sup> Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs.

<sup>9</sup> First payable in Rhode Island, April 1943; in California, December 1946; in New Jersey, January 1949; in New York, July 1950 (data not available); and under the railroad program, July 1947. Excludes hospital benefits in California;

also excludes private plans in California and New Jersey except for calendar-year totals.

<sup>10</sup> Represents average weekly number of beneficiaries.

<sup>11</sup> Represents average number of beneficiaries in a 14-day registration period.

<sup>12</sup> Beginning September 1944, under the Servicemen's Readjustment Act, readjustment allowances to unemployed and self-employed veterans of World War II. Beginning November 1952, under the Veterans' Readjustment Assistance Act, unemployment compensation benefits to veterans with military service since June 1950; data for October 1952 (first payable Oct. 15) roughly estimated—\$76,878 paid to 2,524 veterans. Number represents average weekly number of claims paid, except for number under the Servicemen's Readjustment Act, which represents average number of continued claims.

<sup>13</sup> Partly estimated.

<sup>14</sup> Payments: amounts certified, under the Social Security Act (except monthly data for monthly benefits, which represent benefits in current-payment status), the Railroad Retirement Act, and the Railroad Unemployment Insurance Act; disbursements, for Veterans Administration programs except the readjustment allowance program; checks issued, under the State unemployment insurance and temporary disability laws, the Servicemen's Readjustment Act, and the Veterans' Readjustment Assistance Act; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Adjusted on annual basis except for Civil Service Commission data, which are adjusted monthly.

Source: Based on reports of administrative agencies.



Table 2.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1950-53

[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions <sup>1</sup>	Federal civil-service contributions <sup>2</sup>	Taxes on carriers and their employees	State unemployment contributions <sup>3</sup>	Federal unemployment taxes <sup>4</sup>	Railroad unemployment insurance contributions <sup>5</sup>
Fiscal year:						
1950-51.....	\$3,120,404	\$684,343	\$577,500	\$1,364,500	\$233,537	\$24,661
1951-52.....	3,594,248	722,850	734,900	1,431,997	258,945	25,734
7 months ended:						
January 1951.....	1,542,149	526,415	284,462	746,673	50,015	12,058
January 1952.....	1,801,770	551,724	426,452	863,272	49,302	13,672
January 1953.....	1,996,679	579,781	329,431	790,912	57,581	12,654
1952						
January.....	147,890	40,466	12,264	85,085	14,069	23
February.....	448,393	33,188	92,932	161,653	164,781	518
March.....	463,297	34,407	53,934	7,767	25,350	3,749
April.....	252,135	35,724	13,902	140,916	2,918	133
May.....	485,964	31,887	89,798	251,306	15,571	332
June.....	142,689	35,922	57,973	7,083	1,024	5,886
July.....	183,710	362,539	16,470	140,718	5,257	10
August.....	438,539	33,338	89,162	242,286	16,772	217
September.....	238,153	35,447	54,349	9,312	121	6,054
October.....	206,991	33,978	13,898	113,675	3,216	33
November.....	538,335	33,548	88,471	199,304	15,147	237
December.....	272,815	37,834	52,909	8,571	1,389	6,033
1953						
January.....	118,136	43,098	14,173	77,047	15,680	70

<sup>1</sup> Represents contributions of employees and employers in employments covered by old-age and survivors insurance (beginning December 1952 adjusted for employee-tax refunds); from May 1951, includes deposits made in the trust fund by States under voluntary coverage agreements; beginning January 1951, on an estimated basis.

<sup>2</sup> Represents employee and Government contributions to the civil-service retirement and disability fund; Government contributions are made in 1 month for the entire fiscal year.

<sup>3</sup> Represents deposits in State clearing accounts of contributions plus penalties

and interest collected from employers and, in 2 States, contributions from employees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies; corrected to Feb. 27, 1953.

<sup>4</sup> Represents taxes paid by employers under the Federal Unemployment Tax Act.

<sup>5</sup> Beginning 1947, also covers temporary disability insurance.

<sup>6</sup> Includes contributions from the Federal Government.

Source: *Daily Statement of the U. S. Treasury*, unless otherwise noted.

## RECENT PUBLICATIONS

(Continued from page 18)

Placements." *Social Casework*, New York, Vol. 34, Feb. 1953, pp. 68-73. 50 cents.

Adoptive planning for infants. ELIOT, MARTHA M. "The Family Today: Its Needs and Opportunities." *Social Casework*, New York, Vol. 34, Feb. 1953, pp. 47-54. 50 cents. Considers the joint responsibility of workers and parents in helping the child achieve a healthy personality.

KORNITZER, MARGARET. *Child Adoption in the Modern World*. New York: Philosophical Library, 1952. 403 pp. \$4.50.

A study of adoption from the legal, psychological, and historical points of view with emphasis on Great Britain's experience.

McCLEERY, SARABELLE. "A Plan for Improved Service to the Adoptive Applicant." *Social Casework*, New York, Vol. 34, Feb. 1953, pp. 73-78. 50 cents.

NATIONAL PROBATION AND PAROLE

ASSOCIATION. *The Community and the Correctional Process*. 1951 Yearbook. Marjorie Bell, editor. New York: The Association, 1952. 293 pp. \$2.

Articles on the prevention and treatment of juvenile delinquency.

TUCKER, THEODORE F. *Children Without Homes*. London: The Bodley Head, 192 pp. 9s. 6d.

Considers the problems of the care and protection of children in children's homes and institutions.

ULLMAN, CHARLES A. *Identification of Maladjusted School Children: A Comparison of Three Methods of Screening*. (Public Health Monograph No. 7.) Washington: U. S. Govt. Print. Off., 1952. 41 pp. 25 cents.

Surveys the nature and extent of the mental health problem among a group of ninth-grade children and attempts to develop a method of identifying those children who need psychological assistance.

UTAH. DEPARTMENT OF PUBLIC WELFARE. BUREAU OF SERVICES FOR

CHILDREN. *Biennial Report . . . Concerning the Administration of Juvenile Courts*. Salt Lake City: The Bureau, 1952. 34 pp.

## Health and Medical Care

CANADA. DEPARTMENT OF NATIONAL HEALTH AND WELFARE. RESEARCH DIVISION. *Health Insurance in Denmark*. (Social Security Series, Memorandum No. 9, rev.) Ottawa: The Department, 1952. 67 pp. Processed.

Describes the health insurance program—coverage, eligibility, benefits, financing, and administration—as well as Denmark's other social security programs and its public health and hospital services.

CANADA. DEPARTMENT OF NATIONAL HEALTH AND WELFARE. RESEARCH DIVISION. *Health Insurance in Sweden*. (Social Security Series, Memorandum No. 10.) Ottawa: The Department, 1952. 76 pp. Processed.

Discusses Sweden's present pro-

(Continued on page 25)



Table 3.—Status of the old-age and survivors insurance trust fund, by specified period, 1937-53

(In thousands)

Period	Receipts		Expenditures		Assets			
	Net contribution income and transfers <sup>1</sup>	Interest received	Benefit payments	Administrative expenses <sup>2</sup>	Net total of U. S. Government securities acquired <sup>3</sup>	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937- January 1953.....	\$23,858,570	\$2,327,353	\$8,259,358	\$596,768	\$16,972,377	\$282,618	\$74,802	\$17,329,797
Fiscal year:								
1950-51.....	3,124,098	287,392	1,498,088	70,447	1,677,976	200,456	212,311	14,735,567
1951-52.....	3,597,982	333,514	1,982,377	84,649	1,950,252	214,883	112,102	16,600,036
7 months ended:								
January 1951.....	1,545,843	142,659	723,024	39,222	883,526	204,080	56,438	13,818,867
January 1952.....	1,805,504	161,966	1,133,632	51,111	803,226	218,897	83,371	15,518,294
January 1953.....	1,996,679	189,108	1,403,336	52,750	699,326	282,618	74,802	17,329,797
1952								
January.....	147,890	4,505	165,212	8,624	198,700	218,897	83,371	15,518,294
February.....	448,393		167,275	6,680	60,000	216,021	300,686	15,792,732
March.....	463,297	10,871	109,703	6,833	224,218	226,067	364,054	16,090,364
April.....	252,135	14,818	171,408	7,099	288,741	219,487	170,339	16,178,810
May.....	485,964		100,355	6,413	225,000	215,580	259,441	16,489,005
June.....	142,680	145,860	171,005	6,514	259,067	214,883	112,102	16,600,036
July.....	183,710		109,529	9,700		224,617	106,849	16,604,517
August.....	438,539		162,849	6,577	101,000	259,140	240,440	16,873,631
September.....	238,153	10,871	200,911	6,795	73,818	278,465	188,614	16,914,948
October.....	206,991	14,818	213,943	6,915	70,341	266,627	131,061	16,915,898
November.....	538,335		213,268	6,638	137,000	262,682	316,436	17,234,327
December.....	272,815	163,479	219,671	9,231	305,167	280,773	206,568	17,441,719
1953								
January.....	118,136		223,164	6,893	12,000	282,618	74,802	17,329,797

<sup>1</sup> For July 1940 to December 1950 equals taxes collected under the Federal Insurance Contributions Act. Beginning January 1951, amounts appropriated in accordance with sec. 201 (a) of the Social Security Act as amended in 1950; from May 1951, includes deposits by States under voluntary coverage agreements. Beginning December 1952 includes adjustments for reimbursement to the general treasury of refunds of employee taxes in accordance with sec. 1401 (d) of the Internal Revenue Code (see footnote 4). For 1947-51 includes amounts appropriated to meet costs of benefits payable to veterans' survivors under the Social Security Act Amendments of 1946.

<sup>2</sup> Represents net expenditures for administration. Beginning November 1951, adjusted for reimbursements to trust fund of small amounts for sales of supplies and services.

<sup>3</sup> Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase.

<sup>4</sup> Includes deduction of \$33 million to adjust for estimated amount of 1951 taxes subject to refund on wages in excess of \$3,600 paid to employees who worked for more than 1 employer during the calendar year.

Source: Daily Statement of the U. S. Treasury.

Table 4.—Status of the unemployment trust fund, by specified period, 1936-53

(In thousands)

Period	Total assets at end of period	Net total of U. S. Government securities acquired <sup>1</sup>	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account <sup>4</sup>			
				Deposits	Interest credited	Withdrawals <sup>2,3</sup>	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period <sup>3,4</sup>
Cumulative, January 1936-January 1953.....	\$8,967,626	\$8,938,089	\$29,537	\$17,188,575	\$1,590,613	\$10,527,172	\$8,252,016	\$924,020	\$161,644	\$555,632	\$715,610
Fiscal year:											
1950-51.....	8,079,232	649,933	15,035	1,362,629	147,662	848,270	7,313,592	14,884	16,465	52,034	765,640
1951-52.....	8,673,936	582,885	26,855	1,438,987	167,441	1,000,278	7,919,742	15,442	17,054	48,312	754,195
7 months ended:											
January 1951.....	7,666,316	224,965	27,087	682,613	73,279	509,584	6,897,879	7,279	8,280	33,448	708,437
January 1952.....	8,444,406	358,965	21,244	813,133	81,062	522,639	7,685,958	7,844	8,401	27,839	758,417
January 1953.....	8,967,626	291,007	29,537	741,260	90,083	499,068	8,252,016	7,594	9,095	60,139	715,610
1952											
January.....	8,444,406	-4,000	21,244	32,818	3,194	112,605	7,685,958	15	317	5,758	758,417
February.....	8,544,993	101,000	20,831	208,901	47	103,692	7,791,244	311	5	4,984	753,749
March.....	8,462,756	-40,008	28,602	16,134	3,910	101,591	7,709,697	3,449	388	4,527	753,059
April.....	8,410,710	-41,008	17,564	45,213	4,492	98,286	7,661,115	92	446	4,002	749,595
May.....	8,663,592	253,000	17,446	345,160	39	89,158	7,917,157	211	4	3,375	746,435
June.....	8,673,936	936	26,855	10,446	77,051	84,912	7,919,742	3,533	7,811	3,584	754,195
July.....	8,637,162	-35,000	25,060	50,331	31	84,776	7,885,328	6	3	7,234	751,834
August.....	8,849,394	214,000	23,313	328,047		103,922	8,109,453	129		12,022	739,941
September.....	8,796,972	-40,006	10,895	15,122	249	63,485	8,061,340	3,634	25	7,969	735,632
October.....	8,791,237	-7,967	13,127	39,426	7,629	45,985	8,062,410	20	770	7,595	728,827
November.....	9,004,765	211,000	15,656	262,765		42,825	8,282,350	142		6,554	722,415
December.....	9,039,207	33,980	16,118	17,587	82,106	68,955	8,313,088	3,620	8,290	8,205	726,120
1953											
January.....	8,967,626	-85,000	29,537	27,081	67	89,120	8,252,016	42	7	10,559	715,610

<sup>1</sup> Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

<sup>2</sup> Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

<sup>3</sup> Includes withdrawals of \$79,169,000 for disability insurance benefits.

<sup>4</sup> Beginning July 1947, includes temporary disability program.

<sup>5</sup> Includes transfers to the account from railroad unemployment insurance administration fund amounting to \$35,290,000 and transfers of \$12,338,000 out of the account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

Source: Daily Statement of the U. S. Treasury.

**Table 5.—Old-age and survivors insurance: Monthly benefits in current-payment status <sup>1</sup> at the end of the month by type of benefit and by month, January 1952–January 1953, and monthly benefits awarded, January 1953**

[Amounts in thousands; data corrected to Feb. 19, 1953]

Item	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
<b>Monthly benefits in current-payment status at end of month:</b>														
<b>1952</b>														
January.....	4,433,279	\$156,720.9	2,306,984	\$97,231.4	654,335	\$14,878.8	855,931	\$22,984.6	390,731	\$14,076.5	205,739	\$6,831.9	19,559	\$717.7
February.....	4,475,765	158,172.1	2,328,336	98,103.7	658,921	14,979.6	864,477	23,198.4	397,107	14,299.5	207,167	6,866.3	19,757	724.6
March.....	4,512,138	159,331.8	2,344,684	98,710.1	662,799	15,060.8	873,117	23,422.1	403,210	14,514.8	208,365	6,892.2	19,963	731.3
April.....	4,548,652	160,445.4	2,359,213	99,216.6	665,482	15,111.4	883,331	23,677.7	409,752	14,744.8	210,694	6,955.8	20,180	739.1
May.....	4,574,664	161,229.1	2,367,710	99,502.9	667,450	15,153.5	890,935	23,868.5	415,790	14,954.3	212,379	7,003.1	20,400	746.8
June.....	4,593,801	161,739.4	2,372,308	99,591.5	668,297	15,169.6	896,820	24,008.9	421,730	15,161.8	214,030	7,053.2	20,616	754.5
July.....	4,608,494	162,296.8	2,381,641	100,002.1	670,772	15,235.4	895,775	23,955.5	425,253	15,282.2	214,335	7,063.6	20,718	757.9
August <sup>2</sup> .....	4,679,986	166,015.0	2,431,796	103,000.3	683,705	15,698.9	897,880	23,983.7	430,105	15,452.4	215,650	7,117.6	20,850	762.1
September.....	4,787,213	193,725.0	2,503,816	122,167.7	700,654	18,024.0	906,580	26,938.0	436,227	17,733.9	218,945	7,995.8	20,991	865.5
October.....	4,880,239	198,295.1	2,557,399	125,343.9	715,885	18,509.5	920,307	27,460.3	442,786	18,003.1	222,681	8,104.5	21,181	873.8
November.....	4,942,409	201,234.4	2,594,371	127,438.9	725,389	18,803.4	927,268	27,738.9	448,053	18,218.1	226,042	8,156.2	21,286	878.9
December.....	5,025,549	205,179.0	2,643,932	130,217.4	737,859	19,178.4	938,751	28,141.3	454,563	18,482.2	228,984	8,272.7	21,460	887.0
<b>1953</b>														
January.....	5,108,422	200,293.8	2,601,729	133,086.5	750,436	19,581.4	950,134	28,564.3	461,884	18,785.7	232,627	8,382.3	21,612	893.7
<b>Monthly benefits awarded in January 1953.....</b>	<b>108,034</b>	<b>4,932.6</b>	<b>55,793</b>	<b>3,159.7</b>	<b>18,616</b>	<b>541.3</b>	<b>17,471</b>	<b>552.1</b>	<b>9,692</b>	<b>398.1</b>	<b>6,142</b>	<b>267.5</b>	<b>320</b>	<b>14.0</b>

<sup>1</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

<sup>2</sup> Partly estimated.

**Table 6.—Old-age and survivors insurance: Number of monthly benefits withheld, by reason for withholding payment and type of benefit, <sup>1</sup> December 31, 1952**

[Corrected to Mar. 3, 1953]

Reason for withholding payment <sup>2</sup>	Total	Old-age	Wife's or husband's	Widow's or widower's	Mother's	Parent's
<b>Total.....</b>	<b>358,204</b>	<b>240,286</b>	<b>61,623</b>	<b>5,729</b>	<b>50,442</b>	<b>134</b>
Self-employment of beneficiary.....	25,171	21,386	721	651	2,405	8
Employment of beneficiary.....	259,631	208,722	3,140	3,939	43,773	57
Employment of old-age beneficiary on whose wages benefit is based.....	49,375	-----	49,375	-----	-----	-----
Self-employment of old-age beneficiary on whose earnings benefit is based.....	6,331	-----	6,331	-----	-----	-----
Failure to have care of an entitled child.....	2,307	-----	189	-----	2,118	-----
Payee not determined.....	1,570	1,073	173	196	118	10
Administrative reasons.....	13,819	9,105	1,694	943	2,028	49

<sup>1</sup> Data for child's benefits withheld are not available.

<sup>2</sup> As provided under section 203 of the amended act except for the reason "payee

not determined," in which case benefit payments are accrued pending determination of guardian or appropriate payee.

Table 7.—Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, January 1953

[Corrected to Feb. 24, 1953]

Region and State	Nonfarm place- ments	Initial claims <sup>1</sup>		Weeks of unemploy- ment covered by continued claims		Compensated unemployment					Average weekly insured unem- ployment under State programs <sup>2</sup>
		Total	Women	Total	Women	All types of unemployment <sup>3</sup>			Total unemployment		
						Weeks compen- sated	Benefits paid <sup>3</sup>	Average weekly number of benefi- ciaries	Weeks compen- sated	Average weekly payment	
Total.....	473,574	1,040,190	354,042	4,901,601	1,772,135	4,191,073	\$94,360,263	952,517	3,813,628	\$23.43	<sup>4</sup> 1,155,864
Region I:											
Connecticut.....	10,114	14,739	7,414	47,121	24,633	35,544	748,738	8,078	33,047	21.84	10,923
Maine.....	1,922	5,794	1,941	39,570	17,565	35,526	637,436	8,074	31,852	15.66	9,701
Massachusetts.....	19,498	39,710	14,839	190,922	76,117	173,516	4,026,363	39,435	133,822	24.76	45,552
New Hampshire.....	1,553	4,403	1,795	25,260	11,748	21,465	412,877	4,878	18,210	20.82	5,940
Rhode Island.....	1,726	13,042	6,464	59,153	28,917	54,072	1,151,862	12,289	80,865	21.84	14,033
Vermont.....	775	1,527	468	8,517	3,294	7,626	152,734	1,733	6,747	21.11	2,138
Region II:											
New Jersey.....	12,088	50,943	22,775	235,119	119,126	228,078	5,592,228	51,836	202,986	25.79	54,582
New York.....	74,224	178,137	75,500	767,338	325,400	344,276	18,870,523	169,154	671,099	26.66	185,934
Puerto Rico.....	1,264	16	0	181	9						
Virgin Islands.....	133	2	1	3	0						
Region III:											
Delaware.....	756	1,925	480	6,468	1,957	5,516	103,542	1,254	4,977	19.85	1,614
Pennsylvania.....	20,746	111,811	34,202	471,320	159,126	380,333	9,464,976	88,485	350,033	25.24	110,377
Region IV:											
Dist. of Col.....	3,698	3,280	721	12,457	3,912	9,314	168,946	2,117	9,177	18.21	3,131
Maryland.....	5,351	13,834	4,357	59,326	21,601	53,596	1,081,246	12,181	47,155	21.21	13,124
North Carolina.....	9,892	28,101	15,299	113,162	60,265	117,062	1,876,231	26,605	109,268	16.40	26,712
Virginia.....	6,009	11,764	5,302	45,815	19,659	37,047	659,721	8,420	33,946	18.48	10,302
West Virginia.....	1,565	14,564	2,727	76,029	12,795	62,225	1,191,545	14,142	54,533	20.30	17,648
Region V:											
Alabama.....	8,487	15,515	3,319	76,605	16,560	54,445	958,414	12,374	51,852	17.93	17,945
Florida.....	21,380	12,713	5,103	48,903	20,575	26,982	455,121	6,132	24,686	17.30	10,986
Georgia.....	10,565	16,020	7,261	80,381	42,452	53,664	880,653	12,196	49,302	16.81	16,369
Mississippi.....	6,637	10,685	2,302	53,392	10,640	39,568	727,997	8,963	37,148	18.83	12,684
South Carolina.....	4,490	13,704	6,158	52,728	22,448	36,655	664,484	8,331	34,487	18.63	11,411
Tennessee.....	9,691	20,657	8,618	119,021	51,370	91,330	1,531,389	20,757	86,159	17.03	27,256
Region VI:											
Kentucky.....	2,776	13,662	3,389	74,936	20,388	62,499	1,329,350	14,204	58,506	21.76	17,845
Michigan.....	17,379	29,092	8,673	120,041	40,129	87,066	2,220,473	19,788	82,710	26.16	29,467
Ohio.....	22,330	34,719	10,783	133,172	44,143	107,054	2,639,196	24,330	96,800	25.81	32,735
Region VII:											
Illinois.....	16,742	44,309	12,748	257,369	90,257	207,426	4,788,502	47,142	170,201	25.43	60,230
Indiana.....	8,785	18,599	5,562	91,821	25,190	77,496	1,650,420	17,613	58,662	24.12	19,986
Wisconsin.....	7,843	11,927	3,872	64,758	22,462	54,671	1,335,715	12,425	49,283	24.97	15,542
Region VIII:											
Minnesota.....	6,412	19,071	4,425	83,821	20,047	66,922	1,233,755	15,210	63,425	18.82	22,220
Montana.....	1,487	5,420	1,015	22,476	3,929	17,471	328,816	3,971	17,471	18.81	5,913
North Dakota.....	1,010	2,662	370	14,372	1,308	13,092	325,881	2,975	12,160	25.42	3,805
South Dakota.....	857	1,884	283	8,284	1,400	5,969	120,959	1,357	5,607	20.70	1,971
Region IX:											
Iowa.....	5,396	7,962	2,372	33,844	10,925	22,069	456,919	5,016	19,618	21.68	7,837
Kansas.....	8,678	6,908	1,418	29,123	6,042	26,818	605,063	6,095	24,777	23.28	7,145
Missouri.....	11,861	22,481	7,698	92,241	33,491	69,202	1,322,921	15,728	59,447	20.45	22,286
Nebraska.....	3,848	5,245	1,223	21,332	5,014	17,632	378,535	4,007	16,660	22.08	4,970
Region X:											
Arkansas.....	8,162	11,936	2,402	50,467	8,829	35,592	628,305	8,089	33,397	18.07	13,578
Louisiana.....	8,213	14,735	2,972	68,993	13,048	52,504	1,089,652	11,953	47,674	21.55	16,320
Oklahoma.....	9,686	11,122	2,278	46,980	12,069	34,607	661,903	7,865	32,889	19.49	11,561
Texas.....	40,586	13,590	3,448	64,232	18,489	47,100	817,525	10,705	45,477	17.61	15,701
Region XI:											
Colorado.....	4,868	3,609	592	11,442	1,819	7,073	150,585	1,608	6,795	21.54	2,893
New Mexico.....	3,595	2,319	328	11,598	1,164	10,055	220,185	2,285	9,810	22.07	2,678
Utah.....	2,913	4,402	1,091	19,123	4,746	14,486	365,879	3,292	13,662	25.77	4,937
Wyoming.....	564	1,607	263	4,858	891	4,441	110,888	1,000	4,069	25.32	1,357
Region XII:											
Arizona.....	4,289	3,833	965	13,625	4,420	7,293	154,036	1,658	7,001	21.36	3,259
California.....	29,062	105,871	37,104	562,365	235,408	492,053	11,231,990	111,830	460,159	23.43	132,227
Hawaii.....	700	2,306	906	16,344	7,976	14,389	262,646	3,270	9,912	20.75	( <sup>5</sup> )
Nevada.....	1,356	1,852	506	6,241	1,866	6,219	154,939	1,413	5,817	25.51	1,711
Region XIII:											
Alaska.....	815	2,428	434	17,324	2,094	23,276	770,187	5,290	22,545	33.45	( <sup>5</sup> )
Idaho.....	1,559	4,630	789	31,521	4,612	25,560	597,067	5,809	24,974	23.48	7,889
Oregon.....	4,119	21,462	3,738	137,874	29,375	125,578	2,829,454	28,540	120,972	22.90	33,258
Washington.....	8,139	28,141	5,349	202,233	44,435	178,530	4,321,321	40,575	171,707	24.42	47,681

<sup>1</sup> Excludes transitional claims.

<sup>2</sup> Total, part-total, and partial.

<sup>3</sup> Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

<sup>4</sup> Excludes Alaska and Hawaii.

<sup>5</sup> Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.



**Table 8.—Public assistance in the United States, by month, January 1952–January 1953<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

Year and month	Total	Old-age assistance	Aid to dependent children		Aid to the blind	Aid to the permanently and totally disabled	General assistance	Total	Old-age assistance	Aid to dependent children (families)	Aid to the blind	Aid to the permanently and totally disabled	General assistance						
			Families	Recipients															
				Total <sup>2</sup>										Children					
Number of recipients														Percentage change from previous month					
1952																			
January.....		2,693,960	593,618	2,047,286	1,527,796	97,215	128,493	339,000	-----	-0.3	+0.3	( <sup>3</sup> )	+3.3	+5.1					
February.....		2,685,070	593,945	2,050,773	1,531,064	97,142	131,778	336,000	-----	-3	+1	+0.1	+2.6	-9					
March.....		2,679,899	596,729	2,061,581	1,540,034	97,257	134,957	335,000	-----	-2	+5	+0.1	+2.4	-4					
April.....		2,671,695	598,398	2,068,790	1,546,296	97,353	138,017	320,000	-----	-3	+3	+1	+2.3	-4.5					
May.....		2,666,474	598,236	2,069,849	1,547,261	97,571	141,830	302,000	-----	-2	( <sup>4</sup> )	+2	+2.8	-5.7					
June.....		2,659,667	589,968	2,041,551	1,527,354	97,690	145,344	294,000	-----	-3	-1.4	+1	+2.5	-2.5					
July.....		2,650,156	578,155	2,006,321	1,501,148	97,670	148,132	307,000	-----	-4	-2.0	( <sup>4</sup> )	+1.9	+4.6					
August.....		2,646,077	572,100	1,990,763	1,489,988	97,905	151,457	295,000	-----	-2	-1.0	+2	+2.2	-3.9					
September.....		2,642,395	569,215	1,984,253	1,486,506	98,071	153,902	<sup>5</sup> 274,000	-----	-1	-5	+2	+1.6	<sup>5</sup> -6.9					
October.....		2,637,280	566,666	1,977,710	1,482,290	98,249	156,645	<sup>5</sup> 270,000	-----	-2	-4	+2	+1.8	<sup>5</sup> -1.3					
November.....		2,635,591	565,536	1,975,901	1,482,431	98,377	159,053	<sup>5</sup> 267,000	-----	-1	-2	+1	+1.5	<sup>5</sup> -1.3					
December.....		2,634,662	569,184	1,990,819	1,494,563	98,461	161,441	<sup>5</sup> 280,000	-----	( <sup>4</sup> )	+6	+1	+1.5	<sup>5</sup> +4.9					
1953																			
January.....		2,628,648	571,651	2,000,465	1,503,692	98,476	163,876	<sup>5</sup> 290,000	-----	-2	+4	( <sup>3</sup> )	+1.5	<sup>5</sup> +3.6					
Amount of assistance														Percentage change from previous month					
1952																			
January.....	\$192,074,787	\$120,076,903		\$45,118,621		\$4,808,443	\$5,934,820	\$16,136,000	+0.7	-0.2	+0.6	+2.9	+2.7	+6.1					
February.....	192,321,805	120,209,179		45,274,623		4,840,367	6,097,636	15,900,000	+1	+1	+3	+7	+2.7	-1.5					
March.....	192,619,399	120,240,341		45,468,914		4,836,239	6,222,905	15,851,000	+2	( <sup>3</sup> )	+4	-1	+2.1	-3					
April.....	192,159,661	120,106,042		45,713,294		4,851,436	6,363,889	15,125,000	-2	-1	+5	+3	+2.3	-4.6					
May.....	191,436,861	120,390,263		45,505,911		4,875,654	6,565,033	14,100,000	-4	+2	-5	+5	+3.2	-6.8					
June.....	190,033,682	120,200,238		44,768,604		4,883,935	6,694,905	13,486,000	-7	-2	-1.6	+2	+2.0	-4.3					
July.....	191,365,814	120,542,626		44,175,800		4,943,745	6,842,643	14,861,000	+7	+3	-1.3	+1.2	+2.2	+10.2					
August.....	189,514,464	120,424,755		43,620,484		4,959,394	6,973,831	13,536,000	-1.0	-1	-1.3	+3	+1.9	-8.9					
September.....	189,680,122	121,251,437		43,522,030		4,974,710	7,074,936	<sup>5</sup> 12,857,000	+1	+7	-2	+3	+1.4	<sup>5</sup> -4.7					
October.....	199,688,422	127,753,941		46,116,285		5,206,477	7,523,719	<sup>5</sup> 13,088,000	+5.3	+5.4	+6.0	+4.7	+6.3	<sup>5</sup> +1.8					
November.....	200,239,380	128,231,874		46,209,537		5,240,897	7,681,072	<sup>5</sup> 12,876,000	+3	+4	+2	+7	+2.1	<sup>5</sup> -1.6					
December.....	202,383,234	128,632,515		46,720,062		5,267,441	7,814,216	<sup>5</sup> 13,949,000	+1.1	+3	+1.1	+5	+1.7	<sup>5</sup> +8.3					
1953																			
January.....	203,802,874	129,219,048		47,084,386		5,273,447	7,960,993	<sup>5</sup> 14,265,000	+7	+5	+8	+1	+1.9	<sup>5</sup> +2.3					

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>3</sup> Increase of less than 0.05 percent.

<sup>4</sup> Decrease of less than 0.05 percent.

<sup>5</sup> Excludes Nebraska; data not available. Percentage change based on data for 52 States.

**Table 9.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, November 1952<sup>1</sup>**

State <sup>2</sup>	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance <sup>3</sup>
Alaska				(4)	\$7,701
Calif.				(4)	38,163
Conn.	\$128,200	\$46,475	\$2,763	(4)	(4)
Del.		396		(4)	6
D. C.		28			
Hawaii	8,104	28,528	432	4,632	(4)
Ill.	1,555,649	228,729	46,721	126,243	355,731
Ind.	276,317	45,652	14,654	(4)	129,005
Iowa				(4)	140,760
Kans.	143,487	21,917	2,202	20,100	30,549
La.		1,958	46	526	380
Maine				(4)	33,073
Mass.	394,881	44,288		318,696	123,536
Mich.	93,272		640	14,930	63,742
Minn.	747,202	56,298	13,756	(4)	(4)
Mont.					114,706
Nebr.	251,908	6,675	940	(4)	(4)
Nev.	2,542			(4)	48,250
N. H.	69,980	17,618	2,646	540	(4)
N. J.		10,334			76,511
N. Mex.	11,954	17,948	530	8,442	363
N. Y.	1,304,282	415,256	55,710	440,372	(4)
N. C.	9,186	4,572		2,214	116,062
N. Dak.	24,757	2,318	163	3,722	14,792
Ohio	161,094	8,864	6,673		561,607
Oreg.					109,454
R. I.	97,723	37,704	1,854	8,550	30,006
S. C.					8,780
S. Dak.					70,924
Utah	531	352		168	200
V. I.	89	17	2	1	28
Va.					5,088
Wis.	321,440	70,830	7,945	4,670	133,200

<sup>1</sup> For November data excluding vendor payments for medical care, see the *Bulletin*, February 1953.

<sup>2</sup> Excludes States that made no vendor payments for medical care for November or did not report such payments. For the special types of public assistance, figures in italics represent payments made without Federal participation.

<sup>3</sup> In all States except California, Illinois, Louisiana, Massachusetts, Nevada, New Jersey, Utah, and the Virgin Islands includes payments made on behalf of recipients of the special types of public assistance.

<sup>4</sup> No program for aid to the permanently and totally disabled.

<sup>5</sup> Data not available.

**Table 10.—Average payments including vendor payments for medical care and average amount of vendor payments per assistance case, by program and State, November 1952<sup>1</sup>**

State <sup>2</sup>	Old-age assistance	Aid to dependent children (per family)	Aid to the blind	Aid to the permanently and totally disabled
	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care
Conn.	\$73.43	\$8.00	\$125.10	\$11.00
Del.			86.62	.42
D. C.			104.95	.01
Hawaii	37.54	3.82	95.57	9.24
Ill.	53.33	13.77	121.15	10.02
Ind.	42.79	6.48	80.66	5.68
Kans.	60.86	3.89	103.60	5.76
La.			63.67	.09
Mass.	71.73	4.05	118.77	3.53
Mich.	51.16	1.03		58.96
Minn.	58.04	12.51	107.34	7.49
Nebr.	53.74	12.38	93.18	2.63
Nev.	56.95	.94		
N. H.	55.02	10.00	124.30	13.50
N. J.			107.78	2.07
N. Mex.	45.58	1.12	70.80	3.62
N. Y.	66.87	11.90	124.91	8.57
N. C.	28.53	.18	54.50	.28
N. Dak.	55.62	2.83	105.42	1.54
Ohio	52.85	1.34	80.63	.69
R. I.	56.51	10.47	113.02	18.09
Utah	56.71	.05	111.19	.13
V. I.	11.23	.13	16.81	.07
Wis.	57.49	6.38	127.48	8.84

<sup>1</sup> For November data excluding vendor payments for medical care, see the *Bulletin*, February 1953. All averages based on cases receiving money payments, vendor payments for medical care, or both. Averages for general assistance not computed here because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance. Figures in italics represent payments made without Federal participation.

<sup>2</sup> Excludes States that made no vendor payments for medical care for November or did not report such payments.

<sup>3</sup> No program for aid to the permanently and totally disabled.

<sup>4</sup> Average payment not computed on base of less than 50 recipients.

(Continued from page 20)  
gram, its public health services, and a proposed compulsory health insurance program.

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A handbook, designed primarily for the use of public welfare workers. Includes data on the location of the services, eligibility requirements, types of treatment available, costs, and admission and discharge procedures.

METROPOLITAN LIFE INSURANCE COMPANY. *INDUSTRIAL HEALTH BUREAU. Employee Health Services in Small*

*Plants*. (Industrial Health Series, No. 6.) New York: The Company, 1952. 19 pp.

Discusses personnel, equipment, cost, records, and value of such a service.

NEW JERSEY. DEPARTMENT OF INSTITUTIONS AND AGENCIES. *Mental Hygiene Fact Book*. (Publication No. 57.) Trenton: The Department, 1952. 28 pp.

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scope, value, and reporting procedure.

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STEINHARDT, ROGER W.; ZEMAN, FREDERICK D.; TUCKMAN, JACOB; and LORGE, IRVING. "Appraisal of Physical and Mental Health of the Elderly." *Journal of the American Medical Association*, Chicago, Vol. 151, Jan. 31, 1953, pp. 378-382. 45 cents.

Data from a study of residents of the Home for Aged and Infirm Hebrews of New York.

**Table 11.—Old-age assistance: Recipients and payments to recipients, by State, January 1953<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	December 1952 in—		January 1953 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup>	2,628,648	\$129,219,048	\$49.16	-0.2	+0.5	-2.4	+7.6
Ala.	69,680	1,863,018	26.74	-5	-2	-9.3	+14.3
Alaska	1,652	93,212	56.42	+4	+2	-2	-6
Ariz.	13,971	757,745	54.24	-5	-3	-4	+9.6
Ark.	57,614	1,871,895	32.49	+1	( <sup>3</sup> )	-2.6	+47.8
Calif.	273,008	18,969,753	69.48	( <sup>3</sup> )	-2	-4	+4.1
Colo. <sup>3</sup>	52,231	5,128,657	98.19	+2	+16.8	( <sup>3</sup> )	+38.7
Conn.	15,811	1,043,392	65.99	-2	+9	-15.5	-9.7
Del.	1,739	64,932	37.34	-5	+1	+6.1	+23.5
D. C.	2,669	143,809	53.28	-8	-1	-3.0	+7.4
Fla.	66,686	2,848,087	42.71	-4	( <sup>4</sup> )	-2.3	+9.5
Ga.	95,211	3,435,351	36.08	-2	( <sup>3</sup> )	-2	+15.8
Hawaii	2,122	72,362	34.10	-2	+5	-6.0	-4.6
Idaho	9,137	493,042	53.96	-4	-4	-3.4	+3.2
Ill.	106,583	4,444,824	41.70	-5	-4	-6.1	-11.5
Ind.	41,341	1,541,116	37.28	-6	-3	-7.5	-3.3
Iowa	47,020	2,670,809	56.80	-4	-1	-3.2	+7.7
Kans.	36,662	2,099,544	57.27	-2	-3	-2.4	+6.4
Ky.	55,939	1,961,845	35.07	-5	-3	-14.1	+1.7
La.	120,393	6,179,862	51.33	-1	-2	+1.2	+11.5
Maine	13,607	593,786	43.64	-3	+3.7	-6.4	-4.9
Md.	11,015	470,034	42.67	-3	( <sup>4</sup> )	-3.3	+1.6
Mass.	96,902	6,528,431	67.37	-4	-1.0	-4.8	-2.5
Mich.	88,135	4,503,219	51.09	-6	-1	-5.9	-2
Minn.	53,657	2,419,092	45.08	( <sup>4</sup> )	-2	-2.3	-3.5
Miss.	50,418	1,557,912	30.22	+2	+1	+3.4	+44.7
Mo.	131,181	6,566,284	50.06	-1	-2	-9	+14.4
Mont.	10,825	629,297	58.13	-2	-2	-4.7	+8.0
Nebr.	19,307	826,754	42.82	-1.1	-1.4	-13.1	-19.4
Nev.	2,691	151,799	56.41	+2	+3	-2.6	+1.0
N. H.	6,994	314,081	45.10	-3	-1.3	-4	+1.4
N. J.	21,695	1,281,199	59.06	-1	+1.3	-3.1	+8.0
N. Mex.	10,732	476,570	44.41	+4	+4	+3	+13.3
N. Y.	110,237	6,391,017	57.98	-4	+1.5	-4.6	-2.0
N. C.	50,736	1,497,557	29.52	-2	+2	-2.4	+21.9
N. Dak.	8,687	466,131	53.66	+1	-7	-3.1	+2.9
Ohio	112,071	5,768,987	51.48	-4	-4	-4.9	-2
Okla.	95,535	6,318,820	66.14	-1	-1	-1.4	+34.3
Oreg.	22,003	1,364,560	62.02	-3	+1	-3.8	+5.0
Pa.	67,998	2,896,088	42.59	-9	-5	-10.1	-1.2
P. R.	42,944	324,605	7.56	+3	+8	+71.5	+70.2
R. I.	8,989	433,858	48.37	-7	-3	-6.7	-4.4
S. C.	42,105	1,324,166	31.45	-3	-3	-1.5	+13.7
S. Dak.	11,632	509,690	43.82	-3	( <sup>3</sup> )	-3.2	+3.5
Tenn.	60,170	2,209,577	36.72	-1	-2	-7	+18.0
Tex.	218,182	8,372,524	38.37	-1	-3	-6	+16.0
Utah	9,659	552,513	57.20	-2	+6	-1.4	+5.8
Vt.	6,946	281,261	40.49	-2	+2	-7	+2.2
V. I.	694	7,580	10.94	+7	-26.5	+4.5	+2.3
Va.	17,758	458,752	25.83	-7	-2	-7.3	+5.5
Wash.	65,693	4,333,042	65.96	-5	-6	-3.6	+2.8
W. Va.	26,783	898,305	33.54	+2	+1	+2.6	+35.0
Wis.	50,115	2,564,536	51.17	-3	-4	-3.3	+2.6
Wyo.	4,103	243,745	59.41	-1	-3	-4.6	+2.1

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Includes 3,971 recipients under 65 years of age in Colorado and payments to these recipients. Such payments are made without Federal participation.

<sup>3</sup> Decrease of less than 0.05 percent.

<sup>4</sup> Increase of less than 0.05 percent.

**Table 12.—Aid to the blind: Recipients and payments to recipients, by State, January 1953<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	December 1952 in—		January 1953 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup>	98,476	\$5,273,447	\$53.55	( <sup>3</sup> )	+0.1	+1.3	+9.7
Total, 52 States <sup>4</sup>	98,435	5,271,124	53.55	( <sup>3</sup> )	+1.1	+1.3	+9.7
Ala.	1,526	42,817	28.06	0	+3	0	+17.0
Alaska	40	2,083	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Ariz.	692	40,666	58.77	-0.3	-3	-5.7	+1.8
Ark.	1,908	74,449	39.02	+6	+6	+1.5	+49.4
Calif. <sup>2</sup>	11,775	1,010,975	85.86	( <sup>3</sup> )	( <sup>3</sup> )	+2.3	+7.7
Colo.	342	22,055	64.49	-1.4	-1.5	-3.7	-3.0
Conn.	303	23,830	78.65	+7	+5	-1.3	+14.3
Del.	236	11,971	50.72	+3.1	+2.2	+6.8	+19.3
D. C.	248	14,369	57.94	+4	+2	-5.7	+6.0
Fla.	3,125	147,914	47.33	-3	-2	-4.1	+11.4
Ga.	3,050	126,504	41.48	+4	+5	+4.8	+21.0
Hawaii	108	4,355	40.32	-2.7	-3.7	-8.5	-0.0
Idaho	181	10,883	60.13	-5	+2.1	-11.3	-4.1
Ill.	3,853	191,260	49.64	-7	-5	-5.6	-8.2
Ind.	1,690	69,193	40.94	+2	+5	-2.9	+2.4
Iowa	1,323	89,194	67.42	+8	+1.2	+2.6	+16.4
Kans.	594	37,392	62.95	+5	+9	-5.6	+7.6
Ky.	2,461	91,316	37.11	+4	+3	-2.1	+15.5
La.	1,954	91,880	47.02	-2	+1	+4.0	+8.7
Maine	572	26,772	46.80	-1.4	+2.1	-5.5	-3.1
Md.	469	23,791	50.73	-2.1	-2	-3.9	+6.9
Mass.	1,713	141,497	82.60	+1.5	+9	+5.8	+16.6
Mich.	1,838	108,644	59.11	-6	-5	-1.1	+9.2
Minn.	1,148	67,914	59.16	-3	-5	-2.2	-8.1
Miss.	2,946	91,015	30.89	+1	+1	+5.3	+26.4
Mo. <sup>2</sup>	3,480	174,000	50.00	0	0	+19.2	+19.2
Mont.	523	33,694	64.42	-1.5	-1.6	-2.4	+11.5
Nebr.	713	45,601	63.96	-1.4	-1.2	-6.3	-4.7
Nev.	47	2,323	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
N. H.	290	14,765	50.91	-1.4	-1.2	-4.3	-2.5
N. J.	829	53,320	64.32	+9	+1	+4.4	+12.9
N. Mex.	420	17,752	42.27	+1.0	+1.3	-15.8	-2.8
N. Y.	4,132	279,488	67.64	+4	+1.0	+1.7	+6.6
N. C.	4,450	173,122	38.90	+1	+2	-2	+13.6
N. Dak.	115	6,108	53.11	+9	-6	+3.6	+9
Ohio	3,661	188,666	51.53	-5	-3	-2.7	+2.3
Okla.	2,406	182,607	75.90	( <sup>3</sup> )	+3	-6.9	+37.7
Oreg.	362	26,131	72.19	0	+6	-6.7	+1.4
Pa. <sup>2</sup>	15,839	783,988	49.50	-2	-1	+2.9	+4.9
P. R.	1,058	7,894	7.46	+2.9	+3.5	+92.0	+97.7
R. I.	184	11,428	62.11	-1.1	+7	-3.2	+5.5
S. C.	1,621	59,734	36.85	0	+1	+1.8	+34.2
S. Dak.	202	8,656	42.85	-5	-3	-4.3	+7.1
Tenn.	2,926	122,211	41.77	+5	+5	+5.8	+16.8
Tex.	6,028	259,852	43.11	+2	+1	+1	+16.8
Utah	215	13,413	62.39	0	+1.4	-3.2	+3.6
Vt.	170	7,630	44.88	+6	+4	-5.6	-1.4
V. I.	45	490	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Va.	1,354	45,675	33.73	-1.0	-5	-9.2	-7
Wash. <sup>2</sup>	812	68,136	83.92	-7	+7	-3.4	+6.6
W. Va.	1,153	45,302	39.29	+8	+6	+7.0	+36.7
Wis.	1,262	73,228	58.03	-2	-2	-5.8	( <sup>7</sup> )
Wyo.	90	5,491	61.01	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. Figures in italics represent program administered without Federal participation. All data subject to revision.

<sup>2</sup> Data include recipients of payments made without Federal participation and payments to these recipients in California (517 recipients, \$46,223 in payments), in Washington (10 recipients, \$497 in payments), in Missouri (953 recipients, \$48,125 in payments), and in Pennsylvania (6,600 recipients, \$334,144 in payments). State plans for aid to the blind in Missouri and Pennsylvania were approved under the Social Security Act Amendments of 1950.

<sup>3</sup> Increase of less than 0.05 percent.

<sup>4</sup> States with plans approved by the Social Security Administration. See also footnote 2.

<sup>5</sup> Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

<sup>6</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>7</sup> Decrease of less than 0.05 percent.



Table 13.—Aid to dependent children: Recipients and payments to recipients, by State, January 1953<sup>1</sup>

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients		Payments to recipients			Percentage change from—			
		Total <sup>2</sup>	Children	Total amount	Average per—		December 1952 in—		January 1953 in—	
					Family	Recipient	Number of families	Amount	Number of families	Amount
Total.....	571,651	2,000,465	1,503,692	\$47,084,386	\$82.37	\$23.54	+0.4	+0.8	-3.7	+4.4
Total, 52 States <sup>3</sup> .....	571,626	2,000,374	1,503,626	47,083,395	82.37	23.54	+0.4	+0.8	-3.7	+4.4
Alabama.....	18,215	66,143	51,511	710,382	39.00	10.74	+0.8	+1.2	+2.2	+11.9
Alaska.....	827	2,727	1,962	63,767	77.11	23.38	+2.1	+1.3	+16.0	+23.6
Arizona.....	3,610	13,716	10,325	303,384	84.04	22.12	+0.8	+0.7	+1.6	+17.2
Arkansas.....	12,815	48,096	36,809	708,961	55.32	14.74	+0.6	+0.5	-4.0	+41.7
California.....	51,358	162,611	123,909	6,044,420	117.69	37.17	+0.5	+0.1	-7.1	-5.1
Colorado.....	5,005	18,600	14,129	518,271	103.55	27.86	+1.4	+2.9	-3.8	+1.1
Connecticut.....	4,181	13,830	10,165	482,144	115.32	34.86	+0.2	+0.8	-17.1	-11.3
Delaware.....	735	2,858	2,194	63,262	86.07	22.14	-0.3	+0.4	+5.5	+11.8
District of Columbia.....	1,919	7,913	6,190	206,902	107.82	26.15	-1.8	-1.5	-6.3	+3.2
Florida.....	18,831	62,701	47,045	984,320	53.12	15.70	+0.3	+0.6	-0.9	+16.8
Georgia.....	13,444	46,723	35,614	965,529	71.82	20.66	-0.8	-0.4	-35.9	-7.7
Hawaii.....	3,166	11,780	9,216	270,705	85.50	22.98	+0.2	+0.1	-2.7	-0.5
Idaho.....	1,844	6,479	4,769	222,774	120.81	34.38	+1.6	+1.7	-15.5	-8.9
Illinois.....	22,348	81,981	61,029	2,584,230	114.61	31.52	+0.3	+0.5	-1.1	+1.7
Indiana.....	7,966	27,134	20,124	609,927	76.57	22.48	+0.4	+0.9	-7.6	+6.0
Iowa.....	5,585	19,752	14,703	463,134	116.94	33.07	+1.1	+1.4	+7.3	+25.8
Kansas.....	3,864	13,816	10,555	382,137	98.90	27.66	+0.8	+1.2	-10.8	-4.3
Kentucky.....	19,957	71,359	52,996	1,279,878	64.13	17.94	-0.3	-0.2	-4.3	+46.5
Louisiana.....	21,254	79,155	59,331	1,351,113	63.57	17.07	-0.6	-0.8	-2.7	+3.5
Maine.....	4,231	14,850	10,746	348,917	82.47	23.50	+1.2	+0.6	-4.9	-7.1
Maryland.....	5,332	20,783	15,937	494,571	92.76	23.80	+2.2	+2.0	+4.9	+14.5
Massachusetts.....	12,485	41,049	30,287	1,434,103	114.87	34.94	-0.3	-0.6	-4.9	-6.1
Michigan.....	24,030	78,200	55,799	2,407,792	100.20	30.79	-0.9	+0.1	-2.7	+1.6
Minnesota.....	7,267	24,688	18,879	745,262	102.55	30.19	+0.7	+2.4	-6.9	-3.8
Mississippi.....	10,524	39,719	30,695	284,727	27.06	7.17	+1.1	+2.2	+3.4	+6.1
Missouri.....	20,995	71,383	52,745	1,267,077	60.35	17.75	+0.3	+0.6	-7.1	+7.6
Montana.....	2,256	7,914	5,891	229,261	101.62	28.97	+0.7	+1.0	-5.4	+11.7
Nebraska.....	2,515	8,667	6,408	229,907	91.41	26.53	+0.2	+0.9	-12.2	-10.3
Nevada.....	85	291	207	991	( <sup>4</sup> )	( <sup>5</sup> )	( <sup>6</sup> )	( <sup>6</sup> )	( <sup>6</sup> )	( <sup>6</sup> )
New Hampshire.....	1,292	4,506	3,318	144,933	112.18	32.16	-0.6	-1.4	-12.2	-6.4
New Jersey.....	4,955	16,719	12,717	540,829	109.15	32.35	-0.1	+1.2	-3.3	+5.4
New Mexico.....	5,059	18,061	13,824	341,306	67.47	18.90	+1.3	+1.4	-4.7	+25.3
New York.....	48,348	167,335	120,715	5,679,325	117.47	33.94	+0.5	+0.2	-0.3	-6.0
North Carolina.....	16,730	61,531	46,848	943,354	56.39	15.33	+1.1	+1.5	-0.8	+20.1
North Dakota.....	1,526	5,452	4,151	161,794	106.02	29.68	+1.7	+2.0	-7.5	+5.6
Ohio.....	12,818	47,619	35,964	1,038,550	81.02	21.81	( <sup>6</sup> )	+0.5	-5.9	+6.3
Oklahoma.....	17,849	59,875	45,606	1,784,458	99.98	29.80	+0.4	+0.2	-12.8	+23.8
Oregon.....	3,159	10,893	8,206	373,014	118.08	34.24	+1.3	+1.8	-6.3	+6.3
Pennsylvania.....	27,513	102,586	77,308	2,708,006	95.43	26.40	-0.1	+1.4	-18.3	-7.3
Puerto Rico.....	31,922	99,701	76,310	304,874	9.55	3.06	+1.0	+2.3	+02.1	+99.3
Rhode Island.....	3,176	10,688	7,767	325,088	102.36	30.42	+0.4	+0.2	-5.4	+1.1
South Carolina.....	6,435	23,396	18,916	290,070	45.08	12.41	+0.7	+1.1	-0.5	-6.6
South Dakota.....	2,644	8,666	6,548	210,512	79.62	24.29	+0.8	+1.5	+2.0	+17.7
Tennessee.....	19,906	72,142	54,221	983,033	49.38	13.63	-0.1	-0.1	-4.6	-1.4
Texas.....	16,127	62,878	46,988	1,065,323	66.06	16.94	+2.8	+2.7	-6.6	+33.7
Utah.....	2,784	9,718	7,174	311,210	111.79	32.02	+1.9	+1.8	-6.6	-2.9
Vermont.....	1,002	3,505	2,681	71,935	71.79	20.52	+1.3	+3.9	-0.4	+33.9
Virgin Islands.....	230	742	639	3,984	17.32	5.37	-0.9	-24.3	0	+6.5
Virginia.....	7,338	27,771	21,232	460,986	62.82	16.60	+0.9	+2.8	-5.2	+15.5
Washington.....	8,495	28,726	21,015	1,045,750	123.10	36.40	+0.8	+8.9	-6.2	+11.1
West Virginia.....	17,390	64,160	50,019	1,443,029	83.12	22.40	+1.3	+1.0	+3.1	+51.9
Wisconsin.....	7,963	27,296	20,090	930,004	118.85	34.84	-0.3	-0.1	-4.4	+1.4
Wyoming.....	506	1,841	1,386	55,181	109.05	29.97	+1.8	+2.5	-8.3	-0.4

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. Figures in italics represent program administered without Federal participation. All data subject to revision.

<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>3</sup> States with plans approved by the Social Security Administration.

<sup>4</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>5</sup> In addition to these payments from aid to dependent children funds, supplemental payments of \$102,049 from general assistance funds were made to 3,651 families in Missouri, and \$90,697 to 2,707 families in Ohio.

<sup>6</sup> Average payment not computed on base of less than 50 families; percentage change, on less than 100 families.

<sup>7</sup> Increase of less than 0.05 percent.

**Table 14.—Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, January 1953<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	December 1952 in—		January 1953 in—	
				Number	Amount	Number	Amount
Total.....	163,876	\$7,960,993	\$48.58	+1.5	+1.9	+27.5	+34.1
Ala.....	8,854	243,927	27.55	+2	+9	+3.7	+28.9
Ark.....	501	15,677	31.29	+8.0	+7.7		
Calif.....	3,813	209,758	55.01	+3	+1.0	+7.4	+15.4
Del.....	132	6,964	52.91	-1.5	+1	+1.5	+23.0
D. C.....	1,425	87,128	61.14	+2.0	+1.7	+13.3	+28.7
Ga.....	2,342	91,978	39.27	+25.9	+26.5		
Hawaii.....	1,173	55,434	47.26	-6	-6	+3.0	+5.8
Idaho.....	810	45,918	56.69	-6	-6	+3.3	+12.5
Ill.....	3,766	163,616	43.45	+3.6	+3.7	+56.0	+48.4
Kans.....	2,939	164,459	55.96	+1.2	+6	+12.9	+23.6
La.....	14,385	595,075	41.37	-1.2	-1.1	-1	+5.7
Md.....	3,116	156,631	50.27	+1.7	+2.4	+21.2	+31.6
Mass.....	7,115	430,399	60.49	+8	+2.0	+112.3	+116.2
Mich.....	1,328	86,766	65.34	+2.0	+1.8	+25.5	+37.8
Miss.....	1,222	25,094	20.54	+2.9	+4.9	+64.0	+71.6
Mo.....	12,491	646,655	51.77	+1.0	+1.0	+18.6	+32.6
Mont.....	1,201	75,753	63.07	+2.3	+2.5	+13.7	+29.1
N. H.....	68	3,846	56.56	( <sup>2</sup> )	( <sup>2</sup> )		
N. J.....	1,950	137,231	70.37	+2.6	+3.7	+83.4	+123.6
N. Mex.....	2,000	74,314	37.16	-3.6	-4.2	+1.2	-4.8
N. Y.....	30,830	1,986,838	64.44	+7.7	+7.7	+7.8	+13.0
N. C.....	6,437	224,906	34.94	+3.3	+3.8	+60.4	+93.2
N. Dak.....	739	46,081	62.36	+1.4	-2.6	+21.3	+31.2
Ohio.....	5,959	295,807	49.64	+2.0	+2.2	+33.2	+48.7
Okl.....	3,815	263,802	69.15	+4.9	+5.5	+107.2	+392.1
Oreg.....	2,054	152,990	74.48	+3.0	+3.3	+22.4	+34.2
Pa.....	9,858	480,728	48.77	+1.2	+1.7	+4.7	+16.4
P. R.....	10,446	88,100	8.43	+2.8	+3.0	+223.4	+196.0
R. I.....	402	24,248	60.32	+4.1	+5.2	+110.5	+100.0
S. C.....	5,585	175,474	31.42	+1.0	+1.1	+47.4	+45.7
S. Dak.....	310	14,094	45.46	+2.3	+2.9	+115.3	+142.4
Utah.....	1,529	94,423	61.75	+1	+7	-2.2	+7.7
Vt.....	231	10,140	43.90	+9	+1.5	+19.7	+27.1
V. I.....	23	263	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Va.....	3,453	123,939	35.89	+1.5	+1.6	+22.9	+32.1
Wash.....	5,527	396,343	71.71	+8	+7.0	+3.6	+20.3
W. Va.....	4,544	171,499	37.74	+4.9	+4.3	+153.7	+227.9
Wis.....	1,049	67,945	64.77	+7	-1	+20.7	+22.4
Wyo.....	454	26,730	58.88	+9	+1.0	-5.2	+4.5

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

**Table 15.—General assistance: Cases and payments to cases, by State, January 1953<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	December 1952 in—		January 1953 in—	
				Number	Amount	Number	Amount
Total, 52 States <sup>2</sup>	290,000	\$14,265,000	\$49.14	+3.6	+2.3	-14.1	-11.3
Ala.....	131	3,142	23.98	-11.5	-10.4	+8.3	+10.5
Alaska.....	190	8,071	42.48	+28.4	+6	( <sup>3</sup> )	( <sup>3</sup> )
Ark.....	1,349	62,869	46.60	+1.7	+2.6	+20.2	+39.3
Calif.....	2,179	29,605	13.59	+1.0	+7	-13.0	-10.1
Colo.....	29,730	1,377,180	46.32	+5.6	+4.7	-9.3	-7.7
Conn.....	2,187	102,796	47.00	+7.1	+3.4	+3.8	+15.0
Del.....	<sup>4</sup> 3,930	<sup>5</sup> 220,851	56.20	+2.3	+4.1	-4.6	-3
D. C.....	775	35,219	45.44	+4.6	+4.8	-15.9	-7.7
Fla.....	<sup>6</sup> 5,200	<sup>6</sup> 81,200	62.00	-1	-5	+6.1	+19.9
Ga.....	2,757	46,863	17.00	-7.8	-7.6	-23.4	-25.1
Hawaii.....	1,712	96,542	56.39	+2.6	+3.9	-11.4	-3.6
Idaho.....	135	5,688	42.13	-7	+3.1	-22.0	-9.0
Ill.....	25,299	1,523,310	60.21	+2.3	-2.1	-12.4	-9.0
Ind.....	9,344	331,434	35.47	+5.2	+8.5	-11.5	-7.0
Iowa.....	3,946	136,427	34.57	+6.2	+9.9	-5.6	-5.3
Kans.....	1,940	93,603	48.25	+3.2	+2.2	-14.4	-11.2
Ky.....	2,980	77,581	26.03	+11.2	+9.8	+4.6	+11.8
La.....	6,774	264,468	39.04	-3	( <sup>3</sup> )	+11.2	+13.3
Maine.....	3,462	157,753	45.57	+11.9	+7.9	-9.0	-5.8
Md.....	2,658	139,158	52.35	+1.1	+1.1	-11.5	-2.3
Mass.....	13,110	704,654	53.75	+2.3	-7.6	-24.3	-25.6
Mich.....	14,267	708,774	53.88	+1.4	-10.0	-40.4	-33.2
Minn.....	6,468	337,730	52.22	+10.9	+10.3	-3.9	-6.3
Miss.....	857	11,309	13.20	-3.5	+1.6	-3.2	+4
Mo.....	9,165	313,414	34.20	+2.6	+1.8	-6.3	+5.2
Mont.....	679	22,448	33.06	+5.1	+7.6	-20.5	-18.0
Nev.....	<sup>8</sup> 320	<sup>8</sup> 10,320	32.25	+14.3	+7.5	+10.3	+1.2
N. H.....	1,027	47,758	46.50	-4.5	-4.7	-34.7	-22.8
N. J.....	6,468	442,124	68.36	+7.2	+2.4	-18.7	-6.8
N. Mex.....	254	6,546	25.77	+6.7	+6.1	-25.3	-9.2
N. Y.....	<sup>10</sup> 36,753	<sup>10</sup> 2,745,685	74.71	+3.8	+3.9	-27.9	-28.3
N. C.....	2,070	39,657	19.16	+13.7	+6.4	-11.8	-11.7
N. Dak.....	652	29,702	45.56	+22.8	+24.6	-2	+2.6
Ohio.....	<sup>12</sup> 20,695	<sup>12</sup> 912,661	44.10	-1.1	-4	-2	+8.0
Okl.....	<sup>13</sup> 5,500	<sup>13</sup> 86,288	( <sup>13</sup> )	( <sup>13</sup> )	-2.7	( <sup>13</sup> )	-1.2
Oreg.....	5,680	344,315	60.62	+8.2	+8.5	-7.0	-3.8
Pa.....	18,035	998,906	55.39	+9	+2.5	-14.9	-4.4
P. R.....	2,609	17,724	6.79	+14.1	+16.1	-11.5	-9.4
R. J.....	4,094	298,507	65.59	+8.3	+5.3	-13.1	-3.0
S. C.....	2,312	53,448	23.12	( <sup>9</sup> )	+9.0	( <sup>14</sup> )	+38.5
S. Dak.....	674	20,113	29.84	+18.7	+17.7	-25.7	-17.3
Tenn.....	2,637	33,690	12.78	+20.9	-1.7	-6.8	+3.3
Tex.....	<sup>15</sup> 6,600	<sup>15</sup> 152,000					
Utah.....	1,393	81,373	58.42	+9.5	+4.5	-1.5	+2.8
Vt.....	<sup>16</sup> 1,200	<sup>16</sup> 54,000					
V. I.....	224	2,368	10.57	-4	-10.0	-4.7	-8
Va.....	1,990	50,439	29.87	+10.9	+12.7	-13.4	+3
Wash.....	9,708	619,729	63.84	+6.2	+12.4	-3.0	+6.1
W. Va.....	3,451	109,099	31.61	-1.7	-1.5	-15.0	+21.1
Wis.....	5,788	346,952	59.94	+11.7	+11.3	-1.9	+6.8
Wyo.....	250	12,298	49.19	+38.1	+32.9	+11.1	+12.6

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving medical care, hospitalization, and burial only. Excludes Nebraska; data not available. Percentage changes based on data for 52 States.

<sup>3</sup> Percentage change not computed on base of less than 100 cases.

<sup>4</sup> State program only; excludes program administered by local officials.

<sup>5</sup> About 12 percent of this total is estimated.

<sup>6</sup> Partly estimated.

<sup>7</sup> Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

<sup>8</sup> Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

<sup>9</sup> Increase of less than 0.05 percent.

<sup>10</sup> Includes 3,651 cases and payments of \$102,049 representing supplementation of aid to dependent children program.

<sup>11</sup> Includes cases receiving medical care only.

<sup>12</sup> Includes 5,746 cases and payments of \$171,255 representing supplementation of other assistance programs.

<sup>13</sup> Excludes estimated duplication between programs; 1,486 cases were aided by county commissioners and 4,352 cases under program administered by Oklahoma Emergency Relief Board. Average per case and percentage changes in number of cases not computed.

<sup>14</sup> Decrease of less than 0.05 percent.

<sup>15</sup> Estimated.

<sup>16</sup> Estimated on basis of reports from a sample of cities and towns.

# Social Security in Review

## Program Operations

THE old-age and survivors insurance program at the end of February was paying monthly benefits amounting to \$214.4 million to 5.2 million persons. The number of beneficiaries increased during the month by almost 2 percent, a gain that amounts to about 96,000 and is double the gain registered in February 1952. The rise reflects increased claims activity resulting from the extension of coverage under the 1950 amendments to self-employed persons and to other groups of workers not previously included under the program.

Retired workers and their dependents—aged wives, dependent husbands, wives under age 65 with child beneficiaries in their care, and young children—numbered 3.6 million and made up 69 percent of all beneficiaries. Their monthly benefits, which totaled \$158.2 million, represented almost 74 percent of all monthly benefits paid under the program for February. As a proportion of all beneficiaries, retired workers and their dependents have increased about 6 percent since August 1950—the last month before the liberalized eligibility provisions under the 1950 amendments became effective.

Monthly benefits were awarded in February to 125,000 individuals, about 17,000 more than in January and three-fifths more than the number awarded a year earlier. A sharp rise in the number of awards to retired workers and their wives caused this increase; all other types of monthly benefit awards showed a small decrease. Lump-sum death benefits awarded in February amounted to

\$6.3 million; these awards, which were based on the wage records of 37,000 deceased workers, were about 10 percent less than the number in January.

PUBLIC ASSISTANCE payments in February totaled \$202 million—less than in either of the two preceding months; the decline from January amounted to \$1.7 million. The February total represents the net effect of smaller caseloads in old-age assistance, aid to the blind, and general assistance and, for the country as a whole, somewhat lower average payments in all programs.

Small changes in average payments frequently reflect a substantial change in one or two States, with no significant changes in other States. A drop of more than \$19 in the average payment for old-age assistance in Colorado in February was responsible for the decrease of 37 cents in the average for the country as a whole. Despite small increases in 40 States in the average payment to families receiving aid to dependent children, the national average was slightly less in February than in January. A decrease of \$6.13 in the average payment in Oklahoma occurred when the maximum on the payment to a family receiving aid to dependent children was reduced from \$245 to \$196.50. If data for Oklahoma are excluded for the 2 months, the average payment under this program for the balance of the country is slightly higher in February than in January.

About 9,000 fewer persons were receiving old-age assistance in February than in January. This decline is larger than the average monthly decrease in 1952 and doubtless reflects

the somewhat higher death rates among aged recipients in the winter months. Since February 1952 there has been a net drop of 66,000 or 2.5 percent in the old-age assistance caseload; all but 10 States (including Alaska, Puerto Rico, and the Virgin Islands) shared in this decline. The only large increase—59 percent—occurred in Puerto Rico.

The number of families receiving aid to dependent children was slightly higher in February than in January. The net reduction for the 12-month period in the number of families receiving aid to dependent children was 21,000 or 3.6 percent. Caseloads were higher, in comparison with those a year earlier, in only 14 States; the largest increases were in Alaska and Puerto Rico.

The number of cases receiving aid to the blind, after a gradual increase during 1952, decreased slightly during the first 2 months of 1953.

In general assistance the number of cases, which had risen in December and January, declined again in February. During the past year, there has been a general downward trend in the size of the caseload. The 287,000 cases aided in February 1953 represent a net decrease from the previous February of almost 50,000 cases.

BOTH NEW AND CONTINUED unemployment among workers covered by the State unemployment insurance laws declined in February in what was primarily a leveling off from the seasonally high levels of the preceding month. Initial claims dropped 29 percent from the number filed in January to 737,000—the lowest February (Continued on page 20)



## Selected current statistics

[Corrected to Apr. 13, 1953]

Item	February 1953	January 1953	February 1952	Calendar year	
				1952	1951
<i>Labor Force<sup>1</sup> (in thousands)</i>					
Total civilian	62,712	62,416	61,338	62,966	62,884
Employed	60,924	60,524	59,752	61,293	61,005
Covered by old-age and survivors insurance <sup>2</sup>				45,900	44,800
Covered by State unemployment insurance <sup>3</sup>	36,300	36,300	34,600	35,717	34,858
Unemployed	1,788	1,892	2,086	1,673	1,879
<i>Personal Income<sup>4</sup> (in billions; seasonally adjusted at annual rates)</i>					
Total <sup>5</sup>	\$280.4	\$280.6	\$258.3	\$268.4	\$254.1
Employees' income <sup>6</sup>	191.8	191.2	177.0	181.9	170.1
Proprietors' and rental income	53.7	54.6	48.6	52.5	50.6
Personal interest income and dividends	21.5	21.4	19.9	21.1	20.4
Public aid <sup>7</sup>	2.5	2.5	2.3	2.4	2.3
Social insurance and related payments <sup>8</sup>	8.7	8.6	7.6	7.9	7.0
Veterans' subsistence allowances <sup>9</sup> and bonuses	.4	.5	1.0	.7	1.2
Miscellaneous income payments <sup>10</sup>	2.1	2.1	2.2	2.2	2.5
<i>Old-Age and Survivors Insurance</i>					
Monthly benefits:					
Current-payment status: <sup>11</sup>					
Number (in thousands)	5,204	5,108	4,476		
Amount (in thousands)	\$214,436	\$209,294	\$158,172	\$2,228,969	\$1,884,531
Average old-age benefit	\$49.74	\$49.44	\$42.13		
Awards (in thousands):					
Number	125	108	77	1,053	1,336
Amount	\$6,059	\$4,933	\$2,566	\$42,750	\$42,282
<i>Unemployment Insurance<sup>3</sup></i>					
Initial claims (in thousands)	737	1,040	870	11,174	10,836
Weeks of unemployment claimed (in thousands)	4,497	4,902	5,483	54,311	50,393
Weeks compensated (in thousands)	3,825	4,191	4,815	45,777	41,599
Weekly average beneficiaries (in thousands)	956	953	1,146	874	797
Benefits paid (in millions) <sup>12</sup>	\$87	\$94	\$105	\$998	\$840
Average weekly payment for total unemployment	\$23.57	\$23.43	\$22.44	\$22.79	\$21.08
<i>Public Assistance</i>					
Recipients (in thousands):					
Old-age assistance	2,619	2,628	2,635		
Aid to dependent children:					
Families	572	571	594		
Children	1,509	1,503	1,531		
Aid to the blind	98	98	97		
Aid to the permanently and totally disabled	165	164	132		
General assistance	287	290	336		
Average payments:					
Old-age assistance	\$48.79	\$49.17	\$44.77		
Aid to dependent children (per family)	\$2.29	\$2.41	\$2.23		
Aid to the blind	\$3.56	\$3.67	\$3.83		
Aid to the permanently and totally disabled	\$3.50	\$3.61	\$3.27		
General assistance	\$3.45	\$3.12	\$2.28		

<sup>1</sup> Continental United States only. Estimated by the Bureau of the Census, except as noted. Monthly employment figures represent specific week and annual figures, average week (unemployment insurance data represent pay period instead of week).

<sup>2</sup> Estimated by the Bureau of Old-Age and Survivors Insurance; excludes joint coverage under the railroad retirement and old-age and survivors insurance programs. Data for 1953 and February 1952 not available.

<sup>3</sup> Data from the Bureau of Employment Security, Department of Labor.

<sup>4</sup> Data from the Office of Business Economics, Department of Commerce. Continental United States, except for employees' income, which includes pay of Federal civilian and military personnel in all areas.

<sup>5</sup> Beginning January 1952, social insurance contributions from the self-employed excluded from total but not deducted from proprietors' income.

<sup>6</sup> Civilian and military pay in cash and in kind, other labor income (except workmen's compensation), mustering-out pay, terminal-leave pay, and Government contributions to allowances for dependents of enlisted personnel. Excludes employee contributions under social insurance and related programs.

<sup>7</sup> Payments to recipients under the 4 special public assistance programs and general assistance.

<sup>8</sup> Includes old-age and survivors insurance benefits; railroad, Federal, State, and local retirement benefits; veterans' pensions and compensation; workmen's compensation; State and railroad unemployment insurance and temporary disability benefits; and unemployment allowances to veterans under the Servicemen's Readjustment Act and the Veterans' Readjustment Assistance Act.

<sup>9</sup> Under the Servicemen's Readjustment Act and under the Veterans' Readjustment Assistance Act.

<sup>10</sup> Includes payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government contribution to nonprofit organizations, business transfer payments, and recoveries under the Employers' Liability Act for railroad workers and seamen.

<sup>11</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit; calendar-year figures represent payments certified.

<sup>12</sup> Monthly amounts, gross; annual amounts adjusted for voided benefit checks and benefit refunds.

## Recent Publications\*

### Social Security Administration

**Annual Report of the Social Security Administration, 1952.** (Issued as part of the *Annual Report of the Federal Security Agency*.) Washington: U. S. Govt. Print. Off., 1953. 80 pp. 40 cents.

Reports on operations in the fiscal year 1951-52, discusses the 1952 amendments, and recommends ways of improving the social security program.

**BUREAU OF PUBLIC ASSISTANCE. Public Assistance Goals, 1953: Recommendations for Improving State Public Assistance Legislation, Including Proposals for Changes in State Laws as a Result of the Enactment of Recent Changes in the Social Security Act.** Washington: The Bureau, Dec. 1952. 21 pp. Processed. Limited free distribution; apply to the Bureau of Public Assistance, Social Security Administration, Washington 25, D. C.

**CHILDREN'S BUREAU. Residential Treatment Centers... for Emotionally Disturbed Children: A Listing.** Washington: U. S. Govt. Print. Off., 1953. 78 pp. 25 cents.

Describes the services, staffs, and facilities of 36 centers.

**DAVIS, ANNIE LEE. Children Living in Their Own Homes: Social Services Provided Through Child Welfare Programs.** (Children's Bureau Publication No. 339.) Washington: U. S. Govt. Print. Off., 1953. 52 pp. 20 cents.

Discusses the social services that should be available in each community to provide assistance to parents in bringing up their children and in strengthening their family life.

**Juvenile Delinquency: Causes—Prevention—Treatment, An Annotated Bibliography.** Compiled by the Federal Security Agency Library. Washington: Children's Bureau, Mar. 1953. 41 pp. Processed. Limited free distribution; apply to the Children's Bureau, Social Security (Continued on page 17)

\* Prepared in the Department of Health, Education, and Welfare Library; orders for items listed should be directed to publishers and booksellers; Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

# Retirement Protection for State and Local Employees: Ten Years of Growth

by DOROTHY McCAMMAN\*

*The 1950 Social Security Act Amendments made old-age and survivors insurance coverage available to certain groups of State and local employees through voluntary agreements negotiated between the States and the Federal Security Administrator. Members of existing retirement systems and other persons working in positions covered by these systems were specifically excluded from the coverage extension. To assess the potential effect of the amendment and for administrative planning, up-to-date coverage information was needed for each State. A survey undertaken to obtain this information provides, as a byproduct, a measure of the growth in retirement protection over the past decade.*

RETIREMENT systems for State and local government employees have doubled their membership in the last 10 years. In October 1952 these systems had 3.0 million members, according to a national survey conducted by the Bureau of the Census for the Bureau of Old-Age and Survivors Insurance. Two-thirds of the 4.5 million employees belonged to a system—an important gain proportionally as well as numerically from January 1942, when 1.5 million members represented somewhat less than half of all State and local employment.

The new survey provides the only comprehensive information on retirement coverage for employees of State and local government units that has been available since the Bureau of the Census and the Social Security Board made a joint survey of retirement systems in operation in the fiscal year 1940-41 and their membership in January 1942.<sup>1</sup> The 1952 survey is limited to coverage data, while the earlier one had included information

on beneficiaries and benefit payments, contributions, and other operations of the more than 1,700 systems.

The present survey expands the knowledge of retirement protection by providing data on an important and hitherto unexplored aspect—a measure of the number of State and local employees who work in positions covered by a retirement system without having membership in the system. Some of these employees are ineligible because of such factors as age or recency of employment; others have elected not to join the system. Both groups are nevertheless excluded from old-age and survivors insurance coverage, along with the employees who are members of the retirement system. In October 1952, there were 0.3 million such persons, representing 6.7 percent of total State and local government employment, or about 1 for every 10 members of retirement systems.

The State and local government officials supplying information for the 1952 survey were asked to indicate the number of employees, as of October, who were covered by old-age and survivors insurance through voluntary agreements between the State and the Federal Security Administrator. It had been recognized when the questionnaire was drafted that a sample designed for a survey of all State and local government employment would not necessarily yield accurate data on this relatively small

segment of employment, unevenly distributed from State to State and among different levels of government.<sup>2</sup> In addition, the official taking responsibility for supplying the information was more likely to have access to accurate data on retirement system coverage for the month of the survey than to old-age and survivors insurance coverage data, for which quarterly reports are prepared. Since the primary purpose of the survey was to obtain accurate data on coverage of State and local retirement systems, the instructions requested that any employee who was covered by both a State or local retirement system and old-age and survivors insurance be counted only once and reported under the State or local system. The question on old-age and survivors insurance coverage was nevertheless included because it made it possible for the official to account for any type of retirement protection applicable to the employees of his State or locality, and to arrive at the same total employment figure reported to the Census Bureau for its October 1952 employment survey.

A total of 438,000 employees, 9.7 percent of all persons in State and local employment in October 1952, were reported as covered by old-age and survivors insurance only. A reasonable allowance for employees who are reported as covered by State or local systems and who also are covered by old-age and survivors insurance under voluntary agreements might bring this total close to 490,000. The survey figure is considerably below the estimate of actual voluntary agreement coverage for September 1952 (590,000 for the continental United States), based on third-quarter wage reports

\* Division of Research and Statistics, Office of the Commissioner.

<sup>1</sup> The Social Security Board's analysis of the earlier survey data and of the legal provisions of the largest systems appeared in *The Scope of Protection Under State and Local Retirement Systems*, by Dorothy McCamman (Bureau of Research and Statistics, Report No. 12, December 1943); the report, with estimates for fiscal years ended in 1942 and 1943, was reissued in October 1944 (out of print).

<sup>2</sup> The sample and the survey procedures and definitions are described in *Retirement Coverage of State and Local Government Employees*, Bureau of the Census (State and Local Government Special Studies, No. 30), March 1953.

**Table 1.—Estimated number of State and local government employees, by type of retirement protection and employment, October 1952**

(In thousands)

Type of employment	Total	Members of State or local retirement systems <sup>1</sup>	In covered positions but not members <sup>2</sup>	Covered by old-age and survivors insurance <sup>1</sup>	No coverage
State and local government employees					
Total.....	4,510	3,021	304	438	746
School.....	1,853	1,374	123	90	265
Police and fire.....	366	259	9	22	75
Other.....	2,291	1,387	173	325	406
State employees					
Total.....	1,102	746	82	136	137
School.....	316	166	27	26	96
Other.....	786	580	55	109	41
Local employees					
Total.....	3,409	2,276	222	302	609
School.....	1,537	1,208	96	64	169
Police and fire.....	366	259	9	22	75
Other.....	1,505	808	117	216	365

<sup>1</sup> Employees who are members of State or local retirement systems and also covered by Federal old-age and survivors insurance have been counted only in the former category.

<sup>2</sup> Employees in positions potentially covered by a State or local retirement system who are not themselves members of the system because of individual option, age, recency of employment, or other disqualifying factors.

received by the Bureau of Old-Age and Survivors Insurance through January 31, 1953, and increased by an estimate of the coverage effected after September but made retroactive to that date.

Another area of dual coverage—compulsory coverage under old-age and survivors insurance of employees of transit systems acquired from private ownership after 1936—results in an understatement of the survey figure for old-age and survivors insurance coverage. (Because of the compulsory nature of this coverage it is not included in the special wage reports relating to coverage under agreements and therefore does not account for the difference between the figures from the two sources.) More than 30,000 employees of such transit systems<sup>4</sup> are believed to be covered under both old-age and survivors insurance and a State or local system, but for purposes of the survey they have been counted only once—

<sup>4</sup> These transportation systems and the number of their employees are as follows—San Francisco Municipal Transit System, 3,700; Chicago Transit Authority, 17,500; Boston Metropolitan Transit Authority, 7,700; and Cleveland Municipal Transit System, 4,000.

as members of the special system. With these recognized limitations, the survey data on old-age and survivors insurance coverage are important because they make possible a measure of the total number of employees with protection under one system or the other.

One out of every 6 State and local employees, or 746,000, had no retirement protection in October 1952 and worked in a job not covered by any system.<sup>4</sup> For these employees, there are no Federal legal barriers to coverage under old-age and survivors insurance. For some of them, negotiations had been started by the States to effect coverage under old-age and survivors insurance. For others, retirement protection may have been deemed unnecessary because of the nature of their employment—a stu-

<sup>4</sup> Any comparison of the survey figures with estimates based on total State and local government employment—4,237,000 in September 1952—from the *Monthly Report on the Labor Force* of the Bureau of the Census must recognize that the present survey of retirement coverage includes in the total of 4,500,000 State and local government employees some persons who were classified in another category under the *Monthly Report* definitions.

dent employed by a school department, for example, or a part-time employee whose major job was in some other field.

### Type of Employment Covered

Membership in retirement systems is proportionately higher for school employees than for police and fire department employees or for employees engaged in the other functions of State and local governments.

Of the 1.9 million school employees, including clerical and custodial workers as well as instructional staff, 3 out of every 4 belonged to a State or local retirement system (table 1). Most educational employees are working at the local level. Here, membership in retirement systems was at its highest—79 percent of all such employment. Coverage under old-age and survivors insurance, relatively rare for this group, brought the total with retirement protection to 83 percent.

In contrast, of the educational employees at the State level (instructors and other persons working for State colleges and universities), only slightly more than half (53 percent) belonged to State retirement systems or systems like that of the Teachers Insurance and Annuity Association to which the State was contributing. Addition of old-age and survivors insurance coverage raised the proportion with protection to just over three-fifths. That State educational employment, in comparison with other areas of employment identified by the survey, had such a high proportion without protection may be explained in part by the inclusion of student help in the employment total.

Police and fire department employees working for localities also had a relatively high degree of retirement coverage. (State protective employees were classified with "other" types of State employment.) Of these local employees, again including those in clerical and administrative jobs as well as uniformed personnel, 71 percent were members of retirement systems and another 6 percent had retirement protection under old-age and survivors insurance. The proportion classified as "in covered position but not members" of retirement sys-



tems was considerably lower for this group (2.5 percent) than for educational employees (6.6 percent) or for other nonschool employees (7.5 percent).

Some 2.3 million employees have been grouped as "other," not because of the homogeneity of their functions or working conditions but simply because separable information was needed only for educational and for police and fire department employees. The group "other" encompasses employees performing general administrative and financial functions, legislative and judicial employees, highway and sanitation workers, per-

sons engaged in public service enterprises and in health and welfare activities; it includes the charwoman who sweeps the floor of the county courthouse as well as the presiding judge. Obviously, retirement provisions for these public employees are diverse, and over-all figures on the extent of protection conceal wide variations, ranging from comprehensive coverage to virtually no coverage. Of the total number, three-fifths were members of retirement systems.

The survey reveals interesting differences between the State and local levels. Three-fourths of the State employees but only a little more than

half the local employees belonged to retirement systems. Addition of old-age and survivors insurance coverage (14 percent of the total at each level) raises the proportion protected to 88 percent at the State level—the highest for any of the survey groupings—and to 68 percent at the local level.

### Growth Since 1942

Despite some differences in the type of coverage data collected in the 1942 and 1952 survey, certain conclusions on the growth of the systems can be drawn from a comparison. Membership in State and local retirement

Table 2.—All employees of State and local governments, by type of retirement protection and by State, October 1952

States	Total	Number (in thousands)				Percent of total State and local employment			
		Members of State or local retirement systems <sup>1</sup>	In covered positions but not members <sup>2</sup>	Covered by old-age and survivors insurance <sup>1</sup>	No coverage	Members of State or local retirement systems <sup>1</sup>	In covered positions but not members <sup>2</sup>	Covered by old-age and survivors insurance <sup>1</sup>	No coverage
Total	4,510.0	3,021.3	304.4	438.1	746.3	67.0	6.7	9.7	16.5
Alabama	72.1	39.0	2.7	17.6	12.8	54.1	3.7	24.3	17.8
Arizona	24.6	13.4	1.5	5.4	4.3	54.5	6.2	21.8	17.4
Arkansas	42.7	15.8	1.1	17.3	8.5	37.1	2.5	40.5	19.9
California	388.5	299.9	37.7	12.8	38.1	77.2	9.7	3.3	9.8
Colorado	46.5	28.4	4.2	6.9	7.0	61.1	8.9	14.9	15.1
Connecticut	61.8	48.4	2.2	3.9	7.4	78.2	3.5	6.2	12.0
Delaware	10.3	7.5	.9	.4	1.6	72.5	8.4	3.4	15.8
District of Columbia	19.9	19.9	0	0	0	100.0	0	0	0
Florida	101.0	66.7	10.3	7.1	13.9	69.0	10.2	7.1	13.7
Georgia	85.8	49.5	6.4	0	30.0	57.6	7.5	0	34.9
Idaho	20.9	5.7	.2	12.3	2.7	27.5	1.0	58.7	12.8
Illinois	239.3	182.7	15.0	( <sup>1</sup> )	41.5	76.4	6.3	( <sup>1</sup> )	17.4
Indiana	112.5	( <sup>1</sup> )	( <sup>1</sup> )	16.9	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	15.0	( <sup>1</sup> )
Iowa	91.3	74.0	1.4	0	15.8	81.2	1.5	0	17.3
Kansas	65.5	21.3	2.9	28.8	12.5	32.5	4.4	44.0	19.0
Kentucky	61.5	24.2	.5	29.4	7.4	39.3	.9	47.8	12.0
Louisiana	78.8	55.9	4.9	.4	17.6	70.9	6.3	.5	22.4
Maine	30.3	17.1	1.5	2.1	9.8	56.5	5.0	6.9	31.5
Maryland	64.0	( <sup>1</sup> )	( <sup>1</sup> )	2.2	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	3.4	( <sup>1</sup> )
Massachusetts	106.3	129.4	13.8	( <sup>1</sup> )	23.0	77.8	8.3	( <sup>1</sup> )	13.8
Michigan	202.3	157.4	3.8	9.1	31.9	77.8	1.9	4.5	15.8
Minnesota	107.4	( <sup>1</sup> )	( <sup>1</sup> )	0	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	0	( <sup>1</sup> )
Mississippi	55.9	1.8	.9	36.8	16.4	3.1	1.6	65.9	29.3
Missouri	104.9	35.8	1.3	54.4	13.4	34.2	1.2	51.9	12.8
Montana	20.8	14.5	2.4	0	4.0	69.6	11.3	0	19.1
Nebraska	48.6	18.6	3.4	17.4	9.2	38.3	6.9	35.9	18.9
Nevada	6.9	5.9	.3	0	.7	85.7	4.2	0	10.2
New Hampshire	19.4	9.8	1.3	1.2	7.1	50.3	6.9	6.1	36.7
New Jersey	136.8	90.7	15.2	0	30.9	66.3	11.1	0	22.6
New Mexico	22.0	15.4	1.4	0	5.1	70.1	6.6	0	23.3
New York	508.1	426.6	( <sup>1</sup> )	0	( <sup>1</sup> )	84.0	( <sup>1</sup> )	0	( <sup>1</sup> )
North Carolina	103.2	66.0	8.4	4.5	23.4	64.9	8.1	4.4	22.6
North Dakota	24.1	16.9	.3	0	6.9	69.8	1.4	0	28.8
Ohio	234.0	185.2	12.6	( <sup>1</sup> )	36.1	79.2	5.4	( <sup>1</sup> )	15.4
Oklahoma	70.4	24.4	5.0	30.3	10.7	34.7	7.1	43.1	15.2
Oregon	53.5	34.9	7.4	3.8	7.4	65.3	13.9	7.1	13.8
Pennsylvania	235.8	168.3	22.1	5.1	40.3	71.4	9.4	2.2	17.1
Rhode Island	21.0	15.3	.5	3.3	2.0	72.7	2.2	15.5	9.6
South Carolina	54.3	37.6	8.8	0	7.9	69.2	16.1	0	14.6
South Dakota	24.2	.4	0	19.2	4.6	1.7	0	79.3	19.1
Tennessee	79.3	( <sup>1</sup> )	( <sup>1</sup> )	8.1	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )	10.2	( <sup>1</sup> )
Texas	206.9	137.1	17.8	12.7	39.3	66.3	8.6	6.1	19.0
Utah	25.6	10.9	.7	4.3	9.8	42.5	2.6	16.8	38.1
Vermont	12.8	5.2	1.7	2.3	3.6	40.5	13.6	17.9	28.0
Virginia	85.9	50.9	3.1	28.5	3.4	59.3	3.6	33.2	4.0
Washington	85.9	61.2	3.8	4.1	16.8	71.2	4.5	4.8	19.5
West Virginia	49.8	24.2	1.2	17.6	6.5	48.7	2.4	35.8	13.1
Wisconsin	115.7	69.3	7.5	8.9	30.0	59.9	6.4	7.7	25.9
Wyoming	11.1	5.4	.7	2.8	2.2	48.8	5.9	25.4	19.8

<sup>1</sup> Employees who are members of State or local retirement systems and also covered by Federal old-age and survivors insurance have been counted only in the former category. Such dual coverage did not occur on a significant scale in October 1952 except in Virginia and for certain transit systems located in California, Illinois, Massachusetts, and Ohio.

<sup>2</sup> Employees working in positions potentially covered by a State or local retirement system who are not themselves members of the system because of individual option, age, recency of employment, or other disqualifying factors.

<sup>3</sup> Not available.

systems in January 1942 was surveyed in terms of the type of system to which the employee belonged, rather than the type of job, as in the recent survey. Thus, a policeman whose membership was in a system that included general employees as well was not identifiable as a policeman; a local teacher who belonged to a State-administered school system could not be distinguished from a member employed by the State college.

Another difference in the two surveys is in the definition of a State or local retirement system. The 1942 survey was limited to retirement plans administered by the State or locality and excluded plans providing for the purchase of retirement annuity contracts through life insurance companies or through such organizations as the Teachers Insurance and Annuity Association. The definition used in the 1952 survey—any plan, other than Federal old-age and survivors insurance, for employee retirement benefits to which a government gives any financial support—included such arrangements. It is probable that this difference in definition accounts for only a small proportion of the increase in membership of retirement systems. No up-to-date measure of the number of employees covered by these insurance arrangements is available. Evidence from the 1942 survey indicated they were numerically unimportant then. For an intermediate period, there are some data relating to teachers at higher educational institutions that had contracts with the Teachers Insurance and Annuity Association. In 1946, 9,100 teachers were employed by public higher educational institutions with such contracts; the number actually covered by the contracts was probably less.<sup>5</sup>

The proportion of school employees who were members of State and local retirement systems had grown from 59 percent in January 1942 to 74 percent in October 1952. During this time the corresponding increase for nonschool employment

had been from 37 percent to 62 percent.

Of all nonschool employees in January 1942, 39 percent at the State level and 36 percent at the local level were members of systems. From this fairly even starting point, State employees made much the greater gains in the 10-year period. In October 1952, 74 percent of them—in comparison with 57 percent of all local nonschool employees—belonged to public employee retirement systems. Addition of old-age and survivors insurance coverage does not narrow the gap; 88 percent of the State nonschool employees and 70 percent of the local nonschool employees had protection under one system or the other.

For the 1942 survey, an analysis of the effect of the municipality's size on coverage had to be limited to States in which there was no State-administered system covering employees of localities of different sizes. The States excluded from the analysis were, by the very nature of the limiting factor, the ones that had attained the most complete coverage for local employees; localities too small to maintain their own systems could affiliate with the State-administered system. Thus, the proportion of local nonschool employment covered in 1942 (36 percent for all States) was only 23 percent in the 36 States that had no State-wide system for local nonschool employees. For those 36 States, the proportion of municipal nonschool employment that was covered bore a direct relationship to the size of city; it was 74 percent in cities of 500,000 or more population, 51 percent in cities of 100,000-499,999, and only 13 percent in cities of less than 100,000.

From the 1952 survey it is possible to see a clear-cut relationship between the size of the employing municipality and coverage under a retirement system administered by either the State or locality. Of all nonschool city employees, 88 percent of those employed by cities of 100,000 or more population, but only 40 percent of those employed by smaller cities, were members of State or local retirement systems. The very incomplete coverage for employees of small

cities is even more significant when viewed against the widespread growth in State-administered retirement systems for general employees of local governments. By the beginning of 1950, 32 States had State-wide systems covering nonschool city employees, 21 more than the number with such systems at the time of the 1942 survey.

The sparseness of retirement system coverage for employees of small cities has been somewhat offset by their coverage under old-age and survivors insurance. In October 1952, about 16 percent of all nonschool employees of cities of less than 100,000 population—in contrast to only 4 percent of those employed by larger municipalities—had coverage under the Federal program.

The 1942 survey had shown little coverage of county employees; only 6.2 percent were members of systems in the 36 States without State-wide systems. In October 1952, 48 percent of all nonschool county employees were members of retirement systems and 22 percent were covered by old-age and survivors insurance. The over-all proportion of county employees having protection (70 percent) thus compares favorably with that for employees of cities of all sizes (75 percent). For this latter group, almost 66 percent had their protection through State or local retirement systems, and something less than 10 percent were protected under old-age and survivors insurance.

Townships and special districts were included with cities in the earlier survey, but the present data provide separable information for these local units of government. Of the nonschool employees of townships in October 1952, only 25 percent were members of retirement systems and 5 percent were covered by old-age and survivors insurance. Protection was considerably more complete for nonschool employees of special districts; 48 percent belonged to a State or local retirement plan and an additional 15 percent had coverage under the Federal program.

### State Variations

In 1942, when somewhat less than half of all State and local employees

<sup>5</sup>Dorothy McCamman, "Higher Educational Institutions and Social Security," *Social Security Bulletin*, January 1948, p. 7.



were members of retirement systems, unevenness of protection from State to State was extremely marked. One State—Idaho—had no retirement system coverage; in a dozen other States, less than one-tenth of the employees were covered. In about half the States, the employees who had no protection outnumbered by more than 2 to 1 the members of retirement systems. The reverse—2 members for every unprotected person—was found in only six States.

A decade's growth in State and local retirement systems, aided by the extension of old-age and survivors insurance coverage, has greatly reduced the State differences. In October 1952, at least two-thirds of all the employment was covered by one system or the other in all but five States.<sup>6</sup> In no State were fewer than half the employees protected.

The part that old-age and survivors insurance has played in achieving this widespread protection may not be large in the aggregate; addition of old-age and survivors insurance coverage to retirement system membership raises the over-all proportion with protection by a scant 10 percentage points (from 67.0 percent to 76.7 percent). The extension of coverage under the Federal program has been effective, however, in bringing many States close to the coverage proportion achieved by the retirement systems of only a few States. If their old-age and survivors insurance coverage is not counted, the number of States with coverage of less than two-thirds of all employees rises from 5 to 25; instead of no State with coverage of less than half, there would be 13. The significance of old-age and survivors insurance coverage is especially apparent in some of the States that provided virtually no protection in 1942. Of the 13 States where fewer than

one-tenth of the employees were covered in 1942, one State now covers under old-age and survivors insurance four-fifths of all its employees, another covers two-thirds, two cover more than half, and four others cover at least one-fourth—proportions much higher than that for all States combined.

The States having the highest proportions of coverage in 1942 were the largest ones. As a result, there was a marked concentration of membership in a handful of States. New York alone accounted for one-fifth of all the members of systems in 1942; covered employees in that State and in California, Ohio, and Pennsylvania represented almost half the total membership. The combined employment in these four States with the largest number of public employees accounted for somewhat less than a third of all State and local employment in January 1942. In contrast, the 14 States with the fewest government employees had 6.6 percent of all State and local employment at that time but only 4.1 percent of the membership of systems.

The 1952 survey shows a different situation. The same four large States still had almost a third of all State and local employment (30 percent), but their proportion of the membership of State and local retirement systems had dropped to not much more than a third (36 percent); they accounted for an even smaller proportion of all employees with protection, including old-age and survivors insurance coverage (32 percent). The 14 States that in 1942 had had the smallest number of government employees had, in October 1952, only 6.1 percent of all employment, but their proportion of the membership of State and local retirement systems had risen slightly to 4.7 percent. When their coverage under old-age and survivors insurance is included, they accounted for almost the same proportion of persons with protection (5.7 percent) as of total employment.

### *Old-Age and Survivors Insurance Coverage in Perspective*

The emphasis placed on the role of old-age and survivors insurance

in making protection available to public employees in States where retirement system coverage had been sparse does not imply that the two forms of protection are equivalent. Actually, the two types of systems provide very different protection, reflecting very different purposes.

State and local retirement systems are designed primarily for employees who retire after many years of service. They make public employment attractive by rewarding the career employee with an annuity heavily weighted by length of service and frequently related to his full salary during his highest-paid years. A primary function of pension plans for public employees is to provide an orderly and humane method of retiring workers who, having served the public for many years, have grown too old to perform their work efficiently. The varied functions of State and local governments call for differing degrees of physical and mental vigor from employees, and so the plans commonly allow for these differences by making the retirement age flexible.

Because the special systems are designed for employees making a career of government service, they do not attempt to provide adequate protection for employees who come within their scope for relatively brief periods. Moreover, because of concentration on the provision of adequate retirement protection in old age, systems other than those covering the hazardous jobs of policemen and firemen offer little protection to survivors. If the government worker dies in service, the usual plan provides only a refund of his own contributions and interest; if he reaches retirement age, he may have the option of taking a reduced benefit during his lifetime in order to assure his wife of a continuing income after his death.

The protection of old-age and survivors insurance, on the other hand, is geared to the essential needs of the average worker. The social insurance benefit is heavily weighted in behalf of lower-paid workers and not weighted by years of coverage. The broad and Nation-wide coverage is a distinct advantage for the worker who moves from job to job; it gives

<sup>6</sup>Because data for State employees in four States were incomplete, these States are excluded from the analysis although estimates for them are included in the national totals. The proportion of local employees in the four States who were members of retirement systems or covered by old-age and survivors insurance was 67 percent in Indiana, 74 percent in Maryland, 62 percent in Minnesota, and 71 percent in Tennessee.



no special advantage to the more unusual individual who spends his entire working lifetime with the same employer. Old-age and survivors insurance provides family protection at no higher cost to the worker with dependents than to a single worker with the same earnings. During his earning period, the worker with family responsibilities has valuable survivor

protection, payable in the form of monthly benefits to orphaned children and their mothers or to dependent parents. On retirement, additional benefits are paid if the worker has eligible dependents, and after his death, his aged widow continues to receive a benefit.

If the two types of protection are evaluated from the point of view of

retirement income for the career employee, it is clear that the old-age benefits of the social insurance system are not—and are not intended to be—sufficiently high or flexible enough to serve as an inducement to public employment. Nevertheless, the old-age and survivors insurance system can greatly strengthen retirement provisions for public employees.

Table 3.—School employees of State and local governments, by type of retirement protection and by State, October 1952

[Numbers in thousands]

State	Number of State and local employees					State employees			Local employees		
	Total	Members of State or local retirement systems <sup>1</sup>	In covered positions but not members <sup>2</sup>	Covered by old-age and survivors insurance <sup>1</sup>	No coverage	Number	Percent who are—		Number	Percent who are—	
							Members of retirement systems	Covered by old-age and survivors insurance		Members of retirement systems	Covered by old-age and survivors insurance
Total.....	1,853.0	1,374.4	122.7	90.4	265.5	315.9	52.6	8.4	1,537.1	78.6	4.1
Alabama.....	36.6	24.7	1.3	3.1	7.5	5.5	28.0	20.8	31.2	74.3	6.4
Arizona.....	11.1	6.5	.7	1.9	2.0	2.0	28.6	0	9.2	65.2	20.5
Arkansas.....	23.2	13.9	1.0	4.3	3.9	3.9	20.1	27.6	19.3	68.1	16.9
California.....	156.9	126.7	15.9	( <sup>3</sup> )	14.3	23.4	55.7	.1	133.5	85.2	0
Colorado.....	21.2	14.3	2.9	0	3.9	4.6	49.2	0	16.6	72.6	0
Connecticut.....	24.2	20.1	.6	1.0	2.5	5.1	91.4	0	19.1	80.8	4.1
Delaware.....	3.7	3.1	.4	0	.2	1.5	97.4	0	2.2	74.5	0
District of Columbia.....	5.7	5.7	0	0	0				5.7	100.0	0
Florida.....	37.3	30.2	4.7	0	2.4	5.8	59.8	0	31.5	84.8	0
Georgia.....	39.8	31.3	1.0	0	7.5	5.0	52.0	0	34.8	82.6	0
Idaho.....	9.0	5.2	.2	2.5	1.1	2.2	22.6	57.1	6.8	69.9	17.9
Illinois.....	88.5	74.4	4.6	0	9.5	10.2	50.6	0	78.3	88.5	0
Indiana.....	52.3	36.0	3.8	1.7	10.8	11.3	45.7	0	41.0	75.3	4.1
Iowa.....	44.1	38.8	.7	0	4.5	8.2	60.3	0	35.9	94.5	0
Kansas.....	31.4	17.9	2.8	4.8	5.9	6.8	1.1	65.4	24.6	72.4	1.1
Kentucky.....	30.7	21.2	.4	5.8	3.3	3.8	11.6	54.2	26.9	77.2	13.9
Louisiana.....	32.8	24.7	2.8	.4	4.9	5.8	62.9	7.0	27.0	78.1	0
Maine.....	10.9	8.1	.2	.9	1.8	1.3	28.0	33.6	9.6	80.2	4.0
Maryland.....	27.0	( <sup>4</sup> )	( <sup>4</sup> )	.9	( <sup>4</sup> )	4.0	( <sup>4</sup> )	0	23.0	68.9	4.3
Massachusetts.....	41.7	33.7	1.9	0	6.1	2.2	65.5	0	39.5	81.6	0
Michigan.....	92.2	76.5	2.0	0	13.8	17.4	49.6	0	74.8	90.7	0
Minnesota.....	43.4	29.3	6.4	0	7.7	9.4	60.1	0	34.1	69.4	0
Mississippi.....	25.0	0	0	21.6	3.5	3.8	0	71.0	21.2	0	88.0
Missouri.....	46.1	30.4	1.2	8.9	3.7	5.2	3.8	83.2	40.9	73.5	11.2
Montana.....	9.5	7.2	.5	0	1.9	1.9	52.2	0	7.7	81.1	0
Nebraska.....	19.8	13.9	3.0	.1	2.8	3.3	64.6	0	16.5	71.3	.4
Nevada.....	2.4	2.0	.1	0	.3	.3	96.4	0	2.0	83.8	0
New Hampshire.....	6.2	4.2	.2	.5	1.3	1.5	27.6	27.9	4.7	81.1	1.1
New Jersey.....	51.7	37.9	4.2	0	9.5	3.7	42.9	0	47.9	75.8	0
New Mexico.....	11.8	9.4	.1	0	2.3	3.2	49.9	0	8.6	90.5	0
New York.....	147.8	113.2	11.2	0	23.3	6.4	87.1	0	141.4	76.1	0
North Carolina.....	51.3	37.7	3.2	.5	9.9	51.3	73.6	.9	8.2	90.3	0
North Dakota.....	9.8	8.8	.2	0	.8	1.6	89.4	0	28.5	69.0	0
Ohio.....	95.2	81.9	3.1	0	10.2	12.1	56.0	0	83.0	90.4	0
Oklahoma.....	35.9	21.3	4.9	2.6	7.1	7.3	22.6	34.9	28.5	69.0	0
Oregon.....	22.9	15.7	3.1	0	4.2	4.2	46.2	0	18.7	73.2	0
Pennsylvania.....	97.6	81.1	5.3	1.9	9.4	8.1	70.1	0	89.5	84.3	2.1
Rhode Island.....	6.5	4.9	.5	.6	.5	1.1	55.5	0	5.4	80.1	10.4
South Carolina.....	29.6	21.2	5.2	0	3.2	3.3	75.1	0	26.3	71.3	0
South Dakota.....	10.6	.4	0	9.5	.7	1.7	23.7	53.3	8.9	0	96.6
Tennessee.....	34.8	( <sup>4</sup> )	( <sup>4</sup> )	2.0	( <sup>4</sup> )	4.7	( <sup>4</sup> )	0	30.1	75.9	4.6
Texas.....	105.0	79.5	10.5	0	15.0	16.2	47.6	0	88.8	80.8	0
Utah.....	12.3	9.0	.3	0	3.0	3.4	41.3	0	8.9	85.5	0
Vermont.....	4.9	3.0	.3	.8	.8	1.0	26.4	52.0	3.9	69.2	7.8
Virginia.....	40.6	28.2	1.4	10.6	.4	6.8	46.6	53.4	33.8	74.0	20.5
Washington.....	35.3	24.1	2.0	1.8	7.3	7.7	43.2	0	27.7	75.2	6.7
West Virginia.....	26.9	22.3	1.1	.1	3.4	3.4	46.0	.4	21.5	92.1	.3
Wisconsin.....	44.6	28.0	4.2	1.9	10.5	10.3	47.4	.3	34.3	67.3	3.3
Wyoming.....	5.3	3.8	.4	0	1.1	1.1	59.5	0	4.3	74.5	0

<sup>1</sup> Employees who are members of State or local retirement systems and also covered by Federal old-age and survivors insurance have been counted only once, in the former category. Such dual coverage of school employees probably did not occur in any State but Virginia in October 1952.

<sup>2</sup> Employees working in positions potentially covered by a State or local retirement system who are not themselves members of the system because of individual option, age, recency of employment, or other disqualifying factors.

<sup>3</sup> Less than 50.

<sup>4</sup> Not available.

It can provide basic protection for those employees who fall outside the scope of the special systems. Even in States or areas where protection had been most widespread, some segments of employment had purposely been excluded from retirement systems designed for employees making a career of special types of government service. For example, a system for uniformed members of the police or fire department may have specifically excluded clerical employees of the department, a system for teachers may have excluded janitors or all noncertificated personnel, and systems for these and other types of employees may have excluded all part-time workers and those not on a permanent basis. In general, such excluded employees are probably less tied to government service than are those covered by retirement systems; hence, as a group, they have the most to gain from the crediting under old-age and survivors insurance of both governmental and nongovernmental employment.

In States where less widespread coverage under retirement systems has been achieved, old-age and survivors insurance has a different role to play in increasing the protection of public employees. So far as employment characteristics and retirement needs are concerned, the employees in these States who are covered or eligible for coverage under old-age and survivors insurance are essentially no different from their fellow workers in the same or other States who are covered by tailor-made systems. In some of these areas, consequently, more than the basic protection of old-age and survivors insurance has been considered desirable, and attention has been given to the possibility of supplementing the benefits of old-age and survivors insurance through plans established by the State or locality.

One State—Virginia—abolished its existing retirement system in order to become eligible for old-age and survivors insurance coverage; after negotiating an agreement for coverage under the Federal system, supplementary retirement protection was set up under a new State system. By October 1952, Virginia had already

completed the various steps of this procedure. In other governmental areas, similar procedures were under consideration or—as in Mississippi—partially completed at that time. The findings of the October 1952 survey, especially as they relate to coverage under old-age and survivors insurance, thus portray transitional and constantly changing conditions.

### *School Employees*

For the country as a whole, 83 percent of the local school employees but only 61 percent of those at the State level were members of retirement systems or covered by old-age and survivors insurance in October 1952. This difference in favor of local employees, which is apparent in the vast majority of the States, must be recognized as due in part to the practice of employing relatively fewer student helpers in local schools than in State colleges and universities. In only nine of the States for which the comparison can be made (table 3) was the proportion of State employees with protection as high as or higher than the proportion of local employees. In three of the nine States, coverage under old-age and survivors insurance was important in bringing the proportion for State employees up to the height reached by local employees.

In only seven States (not including North Carolina, where employees of local schools are considered State employees) did as many as two-thirds of the State educational employees belong to a public employee retirement system. In 13 States, fewer than 1 out of 3 State school employees was a member of a retirement system. Addition of employees covered by old-age and survivors insurance raises this proportion to more than one-third in all but one of the 13 States and, in most of them, to well above half the total State school employment.

Of the local school employees, on the other hand, roughly two-thirds or more were members of State or local retirement systems in all States except Mississippi and South Dakota, where virtually all local school employees were reported as covered under old-age and survivors insurance.

In half a dozen States and in the District of Columbia, at least nine-tenths of all the local school employees belonged to a retirement system. In four additional States, nine-tenths or more were either members of retirement systems or covered by old-age and survivors insurance.

Only half the States reported any old-age and survivors insurance coverage of local school employees. In most of them the coverage applied to relatively few employees. Nevertheless, in these States as a group, employees had achieved somewhat more widespread retirement protection than in the States in which their only protection was under a State or local retirement system. Of the States with old-age and survivors insurance coverage, the over-all proportion with protection was 85 percent or above in 13 States, and in no State was it less than 70 percent. Of the half without old-age and survivors insurance coverage, the proportion with retirement system membership was as high as 85 percent in only nine States and the District of Columbia; in two States it was less than 70 percent.

### *Nonschool Employees*

In virtually every State, relatively more of the nonschool employees at the State level than at the local level have retirement protection. This is the almost inevitable result of the difficulties encountered in organizing protection for employees of a variety of units of government, many of them too small to support a system of their own and with no common bond beyond their geographical location. Opportunities for localities to cover their nonschool employment by affiliating with State-wide systems were less frequent and came considerably later than in the case of school employment, where local teachers had pioneered in achieving retirement protection.

In a total of 27 States—including practically all the largest States—roughly nine-tenths or more of the State employees had retirement protection. In 17 States, this high proportion had been reached through membership in State-administered retirement systems; in nine, through

Table 4.—Nonschool employees of State and local governments, by type of retirement protection and by State, October 1952

[Numbers in thousands]

State	Number of State and local employees					State employees			Local employees		
	Total	Members of State or local retirement systems <sup>1</sup>	In covered positions but not members <sup>2</sup>	Covered by old-age and survivors insurance <sup>1</sup>	No coverage	Number	Percent who are—		Number	Percent who are—	
							Members of retirement systems	Covered by old-age and survivors insurance		Members of retirement systems	Covered by old-age and survivors insurance
Total.....	2,657.0	1,646.8	181.7	347.6	480.8	785.6	73.8	13.9	1,871.4	57.0	12.7
Alabama.....	35.5	14.3	1.4	14.4	5.3	13.5	71.2	10.1	22.0	21.5	99.4
Arizona.....	13.4	6.9	.8	3.5	2.2	4.3	89.4	0	9.1	33.1	38.1
Arkansas.....	19.5	1.9	( <sup>3</sup> )	12.9	4.6	8.5	9.6	89.4	11.0	10.0	45.7
California.....	231.6	173.2	21.8	12.8	23.8	52.7	98.4	0	178.9	67.8	7.2
Colorado.....	25.4	14.1	1.2	6.9	3.1	7.6	99.4	0	17.8	37.2	38.9
Connecticut.....	37.7	28.3	1.6	2.9	4.9	14.5	98.7	0	23.2	60.5	12.5
Delaware.....	6.6	4.3	.5	.4	1.4	4.0	63.0	0	2.5	70.8	13.8
District of Columbia.....	14.2	14.2	0	0	0				14.2	100.0	0
Florida.....	63.7	39.5	5.6	7.1	11.5	20.4	93.7	0	43.2	47.2	16.5
Georgia.....	46.1	18.2	5.4	0	22.5	15.0	50.2	0	31.1	34.2	0
Idaho.....	11.9	.5	0	9.8	1.6	4.3	.9	99.1	7.6	6.1	72.8
Illinois.....	150.8	108.3	10.5	( <sup>1</sup> )	32.0	33.6	88.2	0	117.2	67.1	( <sup>1</sup> )
Indiana.....	60.2	( <sup>4</sup> )	( <sup>4</sup> )	15.2	( <sup>4</sup> )	14.8	( <sup>4</sup> )	0	45.4	22.0	33.5
Iowa.....	47.2	35.2	.7	0	11.3	14.8	86.8	0	32.4	69.0	0
Kansas.....	34.2	3.4	.1	24.1	6.5	9.9	2.4	94.6	24.3	13.1	60.7
Kentucky.....	30.8	3.0	.1	23.6	4.1	14.2	.8	99.2	16.7	17.2	57.2
Louisiana.....	46.0	31.1	2.1	0	12.8	22.0	92.0	0	24.1	45.4	0
Maine.....	19.4	9.0	1.3	1.2	7.8	8.3	70.9	0	11.1	28.5	11.1
Maryland.....	37.0	( <sup>4</sup> )	( <sup>4</sup> )	1.3	( <sup>4</sup> )	13.4	( <sup>4</sup> )	0	23.6	70.6	5.4
Massachusetts.....	124.6	95.8	11.9	( <sup>1</sup> )	16.9	30.0	90.2	0	94.6	72.7	( <sup>1</sup> )
Michigan.....	110.0	80.9	1.8	9.1	18.2	23.4	96.1	0	86.7	67.5	16.5
Minnesota.....	63.9	( <sup>4</sup> )	( <sup>4</sup> )	0	( <sup>4</sup> )	16.7	( <sup>4</sup> )	0	47.3	57.4	0
Mississippi.....	30.8	1.8	.9	15.2	12.9	12.5	0	79.6	18.3	9.6	29.0
Missouri.....	68.7	5.5	.1	45.5	7.7	17.5	0	100.0	41.2	13.3	67.8
Montana.....	11.3	7.3	1.9	0	2.1	4.9	80.9	0	6.4	52.3	0
Nebraska.....	28.7	4.7	.3	17.3	6.4	7.7	1.8	98.2	21.0	21.7	46.4
Nevada.....	4.5	3.9	.2	0	.4	1.5	97.8	0	3.0	79.5	0
New Hampshire.....	13.2	5.6	1.1	.7	5.8	4.7	65.7	.1	8.6	29.1	8.3
New Jersey.....	85.2	52.8	11.0	0	21.4	21.6	59.5	0	63.5	62.8	0
New Mexico.....	10.2	6.0	1.3	0	2.9	5.4	75.8	0	4.8	40.8	0
New York.....	360.3	313.4	( <sup>4</sup> )	0	( <sup>4</sup> )	83.3	89.4	0	277.0	86.2	0
North Carolina.....	51.9	29.2	5.2	4.0	13.5	24.6	73.3	0	27.4	40.9	14.7
North Dakota.....	14.3	8.0	.2	0	6.1	3.7	95.4	0	10.7	42.4	0
Ohio.....	138.8	103.3	9.5	( <sup>1</sup> )	25.9	29.5	100.0	0	109.3	67.6	( <sup>1</sup> )
Oklahoma.....	34.5	3.1	.1	27.8	3.6	12.9	3.3	93.9	21.6	12.2	73.5
Oregon.....	30.6	19.3	4.3	3.8	3.2	13.5	78.1	0	17.1	51.3	22.2
Pennsylvania.....	138.2	87.1	16.8	3.3	31.0	57.8	74.4	0	80.3	54.9	4.1
Rhode Island.....	14.5	10.3	0	2.7	1.5	6.6	100.0	0	8.0	47.5	33.9
South Carolina.....	24.7	16.4	3.6	0	4.7	11.3	88.6	0	13.4	47.6	0
South Dakota.....	13.7	0	0	9.7	3.9	3.6	0	100.0	10.0	0	66.7
Tennessee.....	44.5	( <sup>4</sup> )	( <sup>4</sup> )	6.1	( <sup>4</sup> )	14.0	( <sup>4</sup> )	0	30.5	40.0	26.2
Texas.....	101.9	57.6	7.3	12.7	24.3	28.3	88.5	0	73.6	44.2	17.3
Utah.....	13.3	1.9	.3	4.3	6.8	4.9	5.9	0	8.4	19.2	51.2
Vermont.....	7.8	2.2	1.4	1.4	2.7	3.6	56.3	0	4.2	4.3	34.6
Virginia.....	45.3	22.7	1.7	17.9	3.0	24.1	65.4	34.6	21.1	32.8	45.3
Washington.....	50.6	37.1	1.8	2.2	9.5	14.4	81.6	0	36.1	70.0	6.2
West Virginia.....	22.9	1.9	.1	17.7	3.1	14.4	3.9	93.8	8.5	16.2	50.2
Wisconsin.....	71.2	41.4	3.2	7.0	19.6	11.7	94.8	2.3	59.5	50.9	11.3
Wyoming.....	5.7	1.6	.3	2.8	1.0	2.1	65.9	0	3.6	5.2	77.8

<sup>1</sup> Employees who are members of State or local retirement systems and also covered by Federal old-age and survivors insurance have been counted only once, in the former category. Such dual coverage occurred, in October 1952, in Virginia and for local transit systems in California, Illinois, Massachusetts, and Ohio.

<sup>2</sup> Employees working in positions potentially covered by a State or local retirement system who are not themselves members of the system because of individual option, age, recency of employment, or other disqualifying factors.

<sup>3</sup> Less than 50.

<sup>4</sup> Not available.

coverage under old-age and survivors insurance; and in one (Virginia), through a combination of the two types of protection.

In no State did as many as nine-tenths of the local nonschool employees have retirement protection. New York came closest, with 86 percent protected through membership in retirement systems; and Oklahoma was next, with 85 percent, mostly

through old-age and survivors insurance coverage.

Because retirement system protection was so much more nearly complete for State employees than for those employed by local governmental units, the extension of coverage under old-age and survivors insurance has had a different impact at the two levels. For State employees, the role of old-age and survivors insurance

has been to perform the functions that otherwise would have been performed by a State-administered system. Only 10 States had not established their own systems for general State employees by 1950. These States are Mississippi, where—by October 1952—eight-tenths of all State nonschool employees were covered by old-age and survivors insurance, and

(Continued on page 24)



# Social Security in India

by WILBUR J. COHEN\*

*India achieved its independence only 6 years ago. In these 6 years the Indian Government has faced many financial and economic problems, but it has put as one of the first measures in its program of domestic reforms and improvements the establishment of a social security program. The provisions for this program are outlined in the following pages.*

THE first major social security program in southeast Asia came into operation in India on February 24, 1952. The program, which was initiated on a limited basis, will cover about 2.5 million factory employees when it comes into operation throughout the major industrial centers by January 1955. The Employees' State Insurance Act, which established the program, provides for medical services, continuing cash benefits due to employment injury or death, cash sickness benefits during periods of wage loss, and cash maternity benefits.

In addition, legislation providing for a separate system of old-age and survivors savings benefits was enacted in 1952. This program, initiated by the Employees' Provident Funds Act, provides for the establishment on a compulsory basis of company (savings) plans in certain industries. It applies to about 1.6 million employees.

India, the second most populous country in the world and the eighth most important industrial nation, thus becomes another of the major countries to put into operation a social security system. Although the coverage of the system is limited, protection is afforded against a number of risks.

## Employees' State Insurance Act

The Employees' State Insurance Act, enacted in April 1948, was one of the first major pieces of social

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welfare legislation to be enacted after the partition of British India. The problem of social security had attracted the attention of the Government of India as early as 1927, in connection with the ratification of the draft Convention on social insurance passed at the tenth session of the International Labor Conference, in that year. In 1931 a Royal Commission on Labor recommended the introduction of a sickness insurance program. In 1943 a social insurance expert was appointed to study the question and draft a report on sickness insurance for industrial workers in India. The report, submitted in 1944, outlined a program of this type for industrial workers. After the Government had fully considered the views of employers, employees, and the State governments and the technical suggestions of the International Labor Office, the Minister for Labor introduced a bill in the Central Legislature in 1946 that was passed as the Employees' State Insurance Act, 1948.

Two earlier measures providing some social security to industrial workers already existed in India. These were the Workmen's Compensation Act of 1923 and the various State maternity benefit acts.

Experience showed that both measures left much to be desired. Lump-sum payments under the Workmen's Compensation Act were not satisfactory, since such payments are usually spent by the workers as soon as they are received and the disabled workers are left without continuing income. The various State maternity benefit acts were neither uniform nor universal, and, since each employer bore directly the cost of such benefits, employers often dismissed a woman

worker on the first indication of pregnancy. These and other defects in the administration of the earlier laws were remedied in part when the 1948 legislation was enacted.

After the passage of the Employees' State Insurance Act in 1948, a plan for its progressive application to various regions in the country was drawn up by the Employees' State Insurance Corporation, the agency that had been set up to administer the program. As the problem was new to the country and involved setting up a new technical organization, the Corporation did not think it possible to implement the program throughout the country simultaneously. According to the plan, it was proposed to implement the program first in Kanpur and Delhi by July 1950 and then to extend it by several successive steps until, in 1955, it would be effective in all the major industrial centers.

The Employers' Association of Northern India (Kanpur) raised certain objections, however, to this piecemeal application of the law. It pointed out that if the law were implemented in only a few regions, without its simultaneous application in other areas, it would place the industry in those regions at a competitive financial disadvantage. The Government gave consideration to these objections, and an amendment to meet them was passed in October 1951. Under the 1951 amendment all employers covered by the law throughout India will pay contributions during the transitional period (1952-54), even though benefits are not yet available to their employees.

## Scope of the Law

The Act applies initially to all factories, other than seasonal factories, run with power and employing 20 or more persons. All employees receiving a salary not exceeding 400 rupees a month are covered. The Act also makes provision for the program's extension, either entirely or in part, to any establishment or class of es-

tablissements to include other workers, including agricultural workers.

The Act also provides that medical benefits may be extended to the families of insured employees. This question is being studied at the present time by the Corporation.

It is estimated that 12,000 employers employing 2.5 million persons will be covered by the law when it is in operation in all the major industrial areas in 1955.

### **Classes of Benefit**

The law provides for five classes of benefits—medical benefit, sickness benefit, maternity benefit, disablement benefit, and dependents' benefit. The last two types of benefit are payable only in case of occupational injury or death.

**Medical benefit.**—Medical services are provided to insured employees for illnesses whether of occupational or nonoccupational origin. Medical care and treatment are furnished to sick, insured persons at State insurance dispensaries established for this purpose by the State government in various industrial areas. In Delhi and Kanpur these dispensaries are manned by full-time medical doctors, who treat insured persons and, if necessary, visit them at their homes. Drugs and medicines are also provided. Arrangements have been made for mobile dispensaries to visit distant places.

A question that is engaging the attention of the Corporation in connection with the medical benefit is whether a panel system, with free choice of doctor, should replace the service system established in Delhi and Kanpur through the State insurance dispensaries. Experience in these States has shown that it is not easy to get suitable buildings for dispensaries. The number of dispensaries that would have to be set up for a service system is very large.

The Director General of the Corporation, C. L. Katial, has stated that the panel system has several distinct advantages in India. For one, it would facilitate the implementation of the program in small towns. Qualified doctors, most of whom have well-equipped clinics of their own, are available in almost every city and

small town. It may not be worth while to establish dispensaries in the small population centers; even if a dispensary is established, it may not be convenient and suitable to all insured persons in that area. Moreover, according to the Director General, "the panel system permits every insured person to make free choice of his doctor who may be suitable to and convenient to him, and provision of medical benefit to the families of insured persons in future will be very much [more] convenient and easier through the panel system . . . It is expected that the panel system will be speedy and avoid [the] overcrowding and waiting [customary] in the case of dispensaries. The bulk of the medical profession in this country consists of private practitioners and it is through the panel system that services of these qualified medical practitioners can be harnessed for the benefit of the nation's health. The Corporation has already agreed to adopt the panel system for the State of Bombay and the Punjab Government have also accepted the adoption of panel system in their State."

It is expected that the per capita expenditure on medical care in India will be raised from its present level of less than 1 rupee to about 6 rupees for insured persons.

**Sickness benefit.**—Cash sickness benefits are payable up to a maximum of 8 weeks (56 days) in any continuous period of 365 days. There is a waiting period of 2 days. The benefit is equivalent to approximately 7/12 of wages, being half of the "average assumed daily wage" in the wage class, but paid for 7 days in the week instead of 6.

**Maternity benefit.**—A qualified insured woman worker, at the time of her confinement, may receive medical treatment and also be entitled to claim maternity benefit at half her average daily wage or 12 annas a day, whichever is greater. The benefit amount is computed on the same basis as the sickness benefit. The benefit is payable for 12 weeks, of which not more than 6 weeks may precede the expected date of confinement; it is continued, however, only so long as she does not work for remuneration.

**Disablement benefit.**—When an employee suffers an employment injury in the course of his work, he is entitled to receive medical treatment and also a cash disablement benefit roughly equal to half his wages for the period for which he is certified as unable to attend to work. If the disablement is total and permanent, an amount equal to roughly half the wages will be paid as pension for life. For partial permanent disablement, a proportion of the wages will be paid as life pension.

**Dependents' benefit.**—In the event of the death of a covered worker as a result of employment injury, a pension roughly equal to half the average wages is available to the widow and children. The widow's pension may not exceed three-tenths of the wage, and each child's may not exceed one-fifth.

### **Qualifying Conditions for Benefit**

The qualifying conditions are the same for disablement and dependents' benefits; these benefits are payable if the employment injury or death is sustained during the course of an individual's employment. The conditions for the other benefits vary.

A person is entitled to medical service during any week for which contributions are payable with respect to him or in which he is qualified to claim sickness benefit or maternity benefit or is in receipt of temporary disablement benefit.

Eligibility for sickness benefit in any 26-week period (known as a benefit period) depends on the contribution record during a previous 26-week contribution period. There is an interval of 13 weeks between the two periods for preparing and processing records and for other administrative procedures. A person's right to cash benefit is contingent on his having paid contributions for at least two-thirds of the weeks of the contribution period during which he is deemed to have been available for employment. Certified sickness, disability, or entitlement to maternity benefit excuses the individual from contributions, but a minimum of 12 weekly contributions must have been



actually paid in the contribution period.

Qualifying conditions for maternity benefit are the same as for the sickness benefit, except that there must be at least one contribution during the 35-40 weeks before the week of confinement (or before the week in which the notice of pregnancy is given, whichever is more advantageous to the insured).

### Financing

The program is a contributory one, and the Employees' State Insurance Fund consists of contributions from employers and employees and grants, donations, and gifts from the Central and State governments, local authorities, or other sources.

Employees will pay their share of contributions only in the regions where the program is fully implemented and where they will be entitled to the benefits provided under the Act. For this purpose, the employees have been divided into eight wage groups. Workers in the lowest wage group — whose income is less than 1 rupee a day — are not required to contribute anything. A tax of only 2 annas a week is levied on employees in the next wage group and one of 4 annas a week on those whose wages are from 1 rupee, 8 annas, to 2 rupees a day.

Table 1 lists the contribution rates for employees and employers under the Act. The special contribution rate for employers set up by the 1951 amendment for States other than Delhi and Kanpur is to be effective only during the transitional period. When this period is over, the employer contribution rate is to revert to the schedule in the 1948 law, as shown in the table.

The contribution rate for employees approximates 2½ percent of average wages. It will be noted from the table that (except for the two lowest wage classes) the employer contribution is twice that of the employee. Thus, under the original law, the employer contribution would have approximated 5 percent of average wages, making the total contributions of employers and employees about 7½ percent. In addition, the State governments are to meet one-third of the cost of the medical services provided to insured persons. Consequently, the employee contribution is expected to meet less than one-third of the total cost of the benefits provided under the program.

The incidence of the program's cost on employers has been spread over all covered employers throughout the country. In Delhi and Kanpur, where workers are already entitled to various benefits under the Act, employers contribute 1¼ percent of their total wage bill under the law as amended in 1951 instead of the amount of contribution payable by employers under the 1948 law. In other States, employers pay contributions at a special rate of ¾ percent of their total wage bill. Wherever the program is implemented, the employers' responsibilities under the Workmen's Compensation Act and Maternity Benefit Acts, as well as the cost of providing medical care for their employees, will be taken over by the Corporation.

The Central Government will pay two-thirds of the Corporation's administrative expenditures for the first 5 years.

### Administration

The administration of the program

has been entrusted to an autonomous body — the Employees' State Insurance Corporation — set up by the Central Government with the Minister for Labor as ex-officio Chairman and the Minister for Health as ex-officio Vice-Chairman. The Corporation consists of 38 persons; seven represent the Central Government, 17 represent the State governments, five the employers, five the employees, two the medical profession, and two the Central Legislature. A standing committee of 13 members, who are elected from among the members of the Corporation, acts as the executive committee. A medical benefit council of 29 members has been set up to advise the Corporation on the medical aspects of the program. The chief executive officer of the Corporation is the Director General.

Regional offices have been opened in five industrial centers of India — Bombay, Calcutta, Delhi, Kanpur, and Madras. Under these regional offices, there will be several local offices. Regional Boards are being set up, consisting of representatives of employers and employees and of the State governments concerned.

The Corporation's central office will be mainly concerned with formulation of policy, over-all supervision, and coordination and liaison with the Central and State governments. Regional offices will maintain the records of the insured persons, administer the local offices, and dispose of most of the routine administrative work. Claims from insured persons will be received and the benefits provided at local offices. The medical dispensaries will provide medical treatment to persons insured under the program.

The Act contains provision for setting up employees' insurance courts by State governments to decide disputes and to adjudicate claims. It also provides for the establishment of special tribunals in places where there are no employees' State insurance courts to deal with cases arising out of the payment or recovery of employers' special contributions. The Central Government has already taken up the matter of establishing these tribunals with the State governments concerned.

Table 1.—Contribution schedule under the Employees' State Insurance Act (1948)

Wage group <sup>1</sup>	Total		Employee contribution		Employer contribution	
	Rupees <sup>2</sup>	Annas	Rupees <sup>2</sup>	Annas	Rupees <sup>2</sup>	Annas
Less than Re. 1.....	0	7	None		0	7
Re. 1, but less than Re. ½.....	0	9	0	2	0	7
Re. ½, but less than Rs. 2.....	0	12	0	4	0	8
Rs. 2, but less than Rs. 3.....	1	2	0	6	0	12
Rs. 3, but less than Rs. 4.....	1	8	0	8	1	0
Rs. 4, but less than Rs. 6.....	2	1	0	11	1	6
Rs. 6, but less than Rs. 8.....	2	13	0	15	1	4
Rs. 8, or more.....	3	12	1	4	2	8

<sup>1</sup> Classified by amount of average daily wage.

<sup>2</sup> A rupee is now the equivalent of about 21 cents in United States money. There are 16 annas to the rupee.



Chart 1.—Stamp book used by Employees' State Insurance Corporation, India

**IMPORTANT INSTRUCTIONS—(Contd.)**

**4. Payment by stamps.—**

- (I) A contribution stamp of value appropriate for the employee in respect of each week for which contribution is payable must be affixed in the space provided for that week;
- (II) Immediately thereafter, the stamp should be cancelled by writing in ink or by stamping with metallic die thereon the date on which it is affixed and the Employer's Code No.
- (III) Where contribution is not payable for any week, reasons for non-payment must be shown in the space for the week left blank in the card.

**5. Expiry of Card.—**

It is advisable to prepare a fresh card for affixing contribution stamps for the next period before returning this card on expiry of contribution period to the Regional Office.

**6. Contribution Cards to be sent to Regional Office.—**

- (a) Within 7 days of knowledge of death of insured person.
- (b) Within 7 days of receipt of requisition from Regional Office.
- (c) Within 15 days of termination of contribution period to which it relates.

Cards to be sent together with return in duplicate in Form—6.

1	2	3	4	5
6	7	8	9	10
11	12	13	14	15
16	17	18	19	20
21	22	23	24	25

SET C

Form 3

**EMPLOYEES' STATE INSURANCE CORPORATION  
CONTRIBUTION CARD  
(Regulation 13)**

Department		EMPLOYEES' STATE INSURANCE CORPORATION	Emp. No. (if any allotted by the Employer's C.N.)
Emp. No.			
Name			
Father's Name			
Shift (if any)			Occupation

**WARNING.**—Any person who removes a stamp from this card or makes use of a stamp removed from card is liable to prosecution.

**IMPORTANT INSTRUCTIONS**

1. Contributions are payable in respect of every employee as defined in the Employees' State Insurance Act, 1948.
2. A week shall be the period in respect of which contributions shall be payable. Week means a period of 7 days commencing at midnight on Saturday night.
3. Time of payment of contribution.—Contribution shall be paid:
  - (a) Within 10 days of the last date of the wage period in which the contribution is due.
  - (b) Within 14 days of the termination of employment.
  - (c) Within 15 days after the termination of the contribution period, whichever period is earlier.

**NOTE.**

- (a) Contributions payable in respect of each week shall ordinarily fall due on the last day of the week.
- (b) Where an employee is employed for part of the week or employed by two or more employers successively in any week contribution falls due as laid down in regulations 36 and 37 of E. S. I. (General) Regulations.

(Contd. on back page)

26	<b>Notice to Employer.</b> —Each stamp should be affixed and the date of affixing it and employer's Code No. at once stamped with metallic die or written in ink across the face of the stamp and no other mark or perforation should be made thereon.				
	<b>Summary of stamps affixed or contribution paid</b>				
Group	Value of each stamp	Number of stamps	Total value of stamps (2) x (3)	Assumed average wage for the group	Total assumed wage (3) x (5)
(1)	(2)	(3)	(4)	(5)	(6)*
1	0-7-0			0-14-0	
2	0-9-0			1-4-0	
3	0-12-0			1-12-0	
4	1-2-0			2-8-0	
5	1-8-0			3-8-0	
6	2-1-0			5-6-0	
7	2-13-0			7-8-0	
8	3-12-0			10-0-0	
	<b>Total..</b>				

\*Not to be entered by employer.  
Checked and found correct.

Signature of employer or his assistant.

(Regional Office)

Under the Act, the contributions received from employers, employees, and government cannot be utilized for any purpose other than the administration of the program and the granting of benefits under the Act to insured persons. An actuarial valuation at intervals of 5 years is compulsory.

The Act provides that, whenever funds permit, the Corporation may increase the benefits or extend the period for which a benefit is paid, or provide part or all of the cost of medical care for the dependents of insured persons.

### Collection of Contributions

Contributions are collected by means of the stamp system. The stamps are pasted in a "contribution card" (chart 1), which consists of four pages. Each contribution card has space for 26 stamps. The employer is required to affix, in the proper space in the card, a contribution stamp for each week. Immediately after the stamp has been affixed on the card, the employer is required to cancel the stamp with the date on which the stamp was affixed and the employer's registration number. Stamps are purchased by employers from the Imperial Bank of India. The employer keeps a record of the stamps purchased, used, and on hand on a form prepared for this purpose.

The employer sends the contribution cards to the appropriate regional office of the Corporation within 15 days of the termination of the 6-month period for which it is valid, along with a list giving the name of each insured person, his insurance number, and the number and value of the contributions shown on the card.

It is the employer's responsibility to prepare the initial and subsequent contribution cards. The employer retains the card during the period the worker is employed by him. The insured person may inspect the card not more than once a month.

The contribution cards are printed in three separate colors. These correspond to the three different contribution and benefit periods that are designed to stagger the workload

for processing the cards in the regional offices.

### Registration of Employees

The employer must have each employee furnish him the information required by the Corporation on a declaration form. The necessary information covers sex, caste, marital status, father's name (and husband's name for a married woman), age, year of birth, address, the dispensary the individual wishes to select, and a photograph.

The appropriate regional office prepares an identity card for each person and assigns the individual an insurance number. The regional office sends the identity cards to the employer, who distributes them and obtains a receipt from the employee when the card is delivered. The identity card must be shown when the insured person is obtaining a medical certificate, medical service, or a cash benefit.

### Employees' Provident Funds Act

The Employees' Provident Funds Act, enacted on March 4, 1952, lays down revised provisions replacing those contained in an earlier ordinance promulgated in 1951.

The Act is intended to provide lump-sum benefits to the industrial worker when he retires or to his dependents in case of his death. The program is a form of compulsory saving on a company basis. During the course of the consideration of the legislation, the Government indicated it would have been preferable to provide an old-age and survivors insurance system similar to those in the major industrial countries, but it was not felt that this was possible in India under prevailing conditions. Since a statutory provident fund on a contributory basis had been in existence for about 5 years for approximately 300,000 coal-mine workers, the Government decided to extend this type of program to other industries.

As it stands at present, the Act extends to the whole of India, and applies to about 1.6 million workers, or about three-fourths of all factory

employees except those in Government factories.

Payment of contributions began on November 1, 1952. The law provides that the employee and the employer each contribute  $6\frac{1}{4}$  percent on the basic pay, plus "dearness" allowance. This allowance is paid by many employers as a substantial supplement to the basic wage and varies in amount with the cost of living. The law provides that, at the option of the worker, he may contribute up to  $8\frac{1}{2}$  percent.

For all members of the funds, individual accounts are to be opened; the contribution payments, together with interest assignments, are to be credited to these accounts. The members may normally withdraw the full amount standing to their credit on retirement at age of superannuation, on retirement due to total disability, on migration from India for permanent settlement abroad, and on absence for at least 1 year from employment subject to the Act. Provision is also made for withdrawals for the purpose of paying life insurance premiums. The person or persons who are to receive the amounts standing to the member's credit in case of premature death are to be designated at the outset by the member.

Responsibility for operation of the funds is to be vested in a Central Board of Trustees; the Central Government may, in consultation with a State government, constitute for any State a Board of Trustees that would then be responsible for all operations under the Act in that State. Until such time as a State Board is constituted the Central Board may set up a Regional Committee for the State. The appropriate Central or State government is to appoint a Commissioner and a Secretary for each Board or Regional Committee, and provision is made for the employment of staff as required.

Provident funds already in existence on November 15, 1951 (the date on which the earlier relevant ordinance was promulgated), are absorbed into the funds established under the Act, unless exemption is obtained. The appropriate government is empowered under the Act to

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# Notes and Brief Reports

## Employers, Workers, and Wages, Second Quarter, 1952

The number of workers with taxable wages in employment covered

by old-age and survivors insurance in April-June 1952, excluding the self-employed covered by the program, is estimated at 46 million—2.2 percent larger than the total in January-March 1952 and 1.8 percent greater

**Estimated number of employers<sup>1</sup> and workers and estimated amount of wages in employment covered under old-age and survivors insurance, by specified period, 1940-52<sup>2</sup>**

[Corrected to Mar. 20, 1953]

Year and quarter	Employers reporting wages <sup>3</sup> (in thousands)	Workers with taxable wages during period <sup>3</sup> (in thousands)	Taxable wages <sup>4</sup>		All workers in covered employment during period <sup>4</sup> (in thousands)	Total payrolls in covered employment <sup>4</sup>	
			Total (in millions)	Average per worker		Total (in millions)	Average per worker
1940.....	2,500	35,393	\$32,974	\$932	35,393	\$35,668	\$1,008
1941.....	2,646	40,976	41,848	1,021	40,976	45,463	1,110
1942.....	2,655	46,363	52,939	1,142	46,363	58,219	1,256
1943.....	2,394	47,656	62,423	1,310	47,656	69,653	1,462
1944.....	2,469	46,296	64,426	1,392	46,296	73,349	1,584
1945.....	2,614	46,392	62,945	1,357	46,392	71,560	1,543
1946.....	3,017	48,845	69,088	1,414	48,845	79,260	1,623
1947.....	3,246	48,908	78,372	1,602	48,908	92,449	1,890
1948.....	3,298	49,018	84,122	1,716	49,018	102,255	2,086
1949.....	3,316	46,796	81,808	1,748	46,796	99,989	2,137
1950.....	3,340	48,100	87,498	1,819	48,100	109,804	2,283
1951.....	4,220	54,500	110,990	2,037	54,500	133,800	2,455
1946							
January-March.....	2,287	36,038	16,840	467	36,038	17,397	483
April-June.....	2,416	38,055	17,845	469	38,153	19,079	500
July-September.....	2,478	39,670	17,709	446	40,228	20,222	503
October-December.....	2,513	37,945	16,694	440	39,930	22,562	565
1947							
January-March.....	2,500	38,765	20,805	537	38,765	21,497	555
April-June.....	2,587	39,801	20,655	519	40,175	22,245	554
July-September.....	2,617	40,255	19,555	486	41,155	23,035	560
October-December.....	2,609	37,448	17,357	463	40,748	25,672	630
1948							
January-March.....	2,588	39,560	23,060	583	39,560	23,923	605
April-June.....	2,690	40,245	22,708	564	40,524	24,688	609
July-September.....	2,699	40,585	21,150	521	41,675	25,700	617
October-December.....	2,661	36,790	17,184	467	41,540	27,964	673
1949							
January-March.....	2,639	38,162	23,376	613	38,162	24,254	636
April-June.....	2,693	38,591	22,571	585	38,864	24,570	632
July-September.....	2,697	38,333	20,160	526	39,601	24,971	631
October-December.....	2,692	34,529	15,701	455	39,477	26,194	664
1950							
January-March.....	2,671	37,400	23,490	628	37,400	24,316	650
April-June.....	2,766	39,200	24,052	614	39,500	26,210	664
July-September.....	2,768	40,400	22,382	554	41,800	28,165	674
October-December.....	2,741	36,200	17,574	485	41,700	31,113	746
1951							
January-March.....	3,552	43,600	30,175	692	43,600	30,900	709
April-June.....	3,630	45,200	30,515	675	45,500	32,900	723
July-September.....	3,610	45,500	27,700	609	46,500	34,000	731
October-December.....	3,620	41,800	22,600	541	46,500	36,000	774
1952							
January-March.....	3,600	45,000	33,200	738	45,000	34,000	756
April-June.....	3,670	46,000	32,500	707	46,500	35,000	753

<sup>1</sup> Number corresponds to number of employer returns. A return may relate to more than 1 establishment if employer operates several separate establishments but reports for concern as a whole.

<sup>2</sup> Data exclude joint coverage under the railroad retirement and old-age and survivors insurance programs.

<sup>3</sup> For quarterly and annual data for 1937-39 see the *Bulletin*, February 1947, p. 31. Quarterly data for other years were in the August 1947, February 1948, and January 1953 issues.

<sup>4</sup> For a description of the series and quarterly data for 1940 see the *Bulletin*, February 1947, p. 30. Quarterly data for other years were in the February 1948 and January 1953 issues.

<sup>5</sup> Preliminary.

<sup>6</sup> Preliminary; includes data for new coverage under the 1950 amendments, except for newly covered self-employed persons and their earnings. In 1951 an estimated 58 million persons, including the self-employed, had taxable earnings of \$119.5 billion, or \$2,060 per person with taxable earnings.

than that in the second quarter of the preceding year. The total number of workers in covered employment (again excluding the self-employed), estimated at 46.5 million, also increased during that period—3.3 percent from the January-March 1952 total and 2.2 percent from that of April-June 1951. These increases are in line with the changes in general employment levels.

Average taxable wages, on the other hand, were estimated at \$707, a decline of 4.2 percent from the first quarter of 1952. This decrease was sharper than the usual seasonal decline observed in past years because of the slightly lower level of average weekly hours and average weekly earnings in manufacturing industries as compared with the first quarter of 1952—a decline that is also reflected in the slight decrease to \$753 in the estimated average wage per worker in covered employment.

Although the workweek in manufacturing industries was shorter in April-June 1952 than in the second quarter of the preceding year, average hourly earnings increased sufficiently to result in higher average weekly earnings in the later period. This rise is reflected in the increases of 4.7 percent in the average taxable wage and of 4.1 percent in the average wage per worker in covered employment, as compared with the averages for the corresponding quarter of the preceding year.

An estimated 3.7 million employers reported payment of taxable wages in the second quarter of 1952. This total was 1.9 percent more than that in January-March 1952 and 1.1 percent greater than in the second quarter of the preceding year.



## RECENT PUBLICATIONS

(Continued from page 2)

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### General

CANADA. DEPARTMENT OF NATIONAL HEALTH AND WELFARE. *Annual Report . . . for the Fiscal Year Ended March 31, 1952*. Ottawa: The Queen's Printer, 1952. 168 pp. 25 cents.

CROTEAU, JOHN T. "Federal Credit Union Liquidations, 1935-1951." *Journal of Business of the University of Chicago*, Chicago, Vol. 25, July 1952, pp. 187-203.

Presents a statistical analysis of the liquidations and examines and evaluates the reasons given for liquidation. Reprints are available from the Bureau of Federal Credit Unions, Social Security Administration, Washington 25, D. C.

ILLINOIS. UNIVERSITY. INSTITUTE OF GOVERNMENT AND PUBLIC AFFAIRS. *A Comparative Study of the Cost of State Government in Illinois and Nine other States, 1941 to 1951*. Springfield: Illinois Department of Finance, Aug. 10, 1952. 60 pp. Processed.

INTERNATIONAL SOCIAL SECURITY ASSOCIATION. *Social Security of Independent Workers. 10th General Meeting, Vienna, July 3-7, 1951*. (Report 2.) Geneva: The Association, 1952. \$2.25.

Report and national monographs prepared by the social security agencies of 17 countries.

"Recent Social Security Legislation in Turkey." *Industry and Labour*, Geneva, Vol. 9, Feb. 15, 1953, pp. 140-141. 25 cents.

UNITED NATIONS. DEPARTMENT OF SOCIAL AFFAIRS. *Handbook of International Measures for Protection of Migrants and General Conditions to Be Observed in Their Settlement*. New York: United Nations, 1953. 278 pp. \$3.

Chapters on basic principles, organization of migration, travel conditions, admission to employment, work and residence conditions, social insurance, and special provisions for refugees and displaced and stateless persons.

U. S. CONGRESS. HOUSE. COMMITTEE ON GOVERNMENT OPERATIONS. *Creating a Department of Health, Education, and Welfare. Report to Accompany H. J. Res. 223*. (H. Rept. 166, 83d Cong., 1st sess.)

Washington: U. S. Govt. Print. Off., 1953. 13 pp.

Compares the various proposals contained in Reorganization Plan No. 1 of 1953 with those of Plan No. 1 of 1949 and Plan No. 27 of 1950.

U. S. PRESIDENT. *Message . . . Transmitting Reorganization Plan No. 1 of 1953*. (H. Doc. 102, 83d Cong., 1st sess.) Washington: U. S. Govt. Print. Off., 1953. 5 pp.

Provides for the creation of a Department of Health, Education, and Welfare.

### Retirement and Old Age

BANKERS TRUST COMPANY. *A Study of Industrial Retirement Plans Including Analyses of Complete Programs Recently Adopted or Revised*. (1953 edition.) New York: The Company, 1953. 145 pp.

Trends in retirement plans; the changes made by individual companies from 1950 to 1952; and the provisions of new and amended plans.

BLACKBURN, G. G. "The Problem of the Older Worker." *The Labour Gazette*, Ottawa, Vol. 53, Feb. 1953, pp. 203-215. 25 cents.

BOYNTON, PAUL W. *Six Ways to Retire*. New York: Harper & Brothers, 1952. 145 pp. \$2.50.

Points out the advantages of a retirement program and suggests ways of drawing up a satisfactory plan.

"Changes in Amounts of Retirement Annuities, 1937-51." *Monthly Review* (Railroad Retirement Board), Chicago, Vol. 14, Feb. 1953, pp. 23-26.

Analyzes the steady rise in the average amounts of annuities and discusses the factors that brought about the increase in benefits.

HAVIGHURST, ROBERT J., and SHANAS, ETHEL. "Retirement and the Professional Worker." *Journal of Gerontology*, Baltimore, Vol. 8, Jan. 1953, pp. 81-85. \$2.50.

Considers the problems of retirement that confront the professional worker.

INSURANCE RESEARCH AND REVIEW SERVICE. *The New Social Security Handbook for Life Underwriters*. Indianapolis: The Service, 1952. 30 pp.

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LAUE, HELEN G. "A Community Plans a Recreation Program for the Aged." *Journal of Gerontology*, Baltimore, Vol. 8, Jan. 1953, pp. 86-89. \$2.50.

Describes Chicago's experience.

PENNSYLVANIA. GENERAL ASSEMBLY. JOINT STATE GOVERNMENT COMMISSION. *Sixty-Five: A Report Concerning Pennsylvania's Aged*. Harrisburg: The Commission, 1953. 96 pp.

Considers such factors as patterns of living, resources, and government attempts to improve the resources of the aged.

"Social Security in Belgium: Higher Contributions for Old-Age and Survivors' Insurance." *Industry and Labour*, Geneva, Vol. 9, Feb. 1953, pp. 137-139. 25 cents.

VAUGHAN-MORGAN, JOHN; MAUDE, ANGUS; and THOMPSON, KENNETH. *The Care of Old People*. London: Conservative Political Centre, 1952. 30 pp. 6d.

Discusses some of the problems involved in the changing age structure of Great Britain's population.

WAKERLIN, G. E. "Aging." *Illinois Medical Journal*, Chicago, Vol. 103, Feb. 1953, pp. 88-95. 50 cents.

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AMERICAN PUBLIC WELFARE ASSOCIATION. *The Public Assistance Worker*. Chicago: The Association, 1952. 3 pp. 15 cents.

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CANADIAN WELFARE COUNCIL. *Public Assistance and the Unemployed*. Ottawa: The Council, 1953. 21 pp. 25 cents.

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proving the program in that State and throughout the Nation.

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### Maternal and Child Welfare

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BEER, ETHEL S. "Providing for the Children of Working Mothers Here and Abroad." *Social Service Review*, Chicago, Vol. 26, Dec. 1952, pp. 410-417. \$1.75.

CALIFORNIA YOUTH AUTHORITY. *Prevention and Treatment of Delinquency*. Sacramento: The Authority, 1952. 32 pp.

Describes the delinquency control and prevention program of the Youth Authority.

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MOSS, DOROTHY H. "Parents on the March." *Public Welfare*, Chicago, Vol. 11, Jan. 1953, pp. 28-33. \$1.

Describes what the National Association for Retarded Children is doing to advance an educational program for trainable, mentally retarded children.

PAROLI, AGUSTO. "Maternity Protection in Italy." *International Labour Review*, Geneva, Vol. 67, Feb. 1953, pp. 156-172. 60 cents.

Describes the legislation enacted in 1950.

PRICE, MORRIS H. "The Adoptive Applicants See a Child." *Social Service Review*, Chicago, Vol. 26, Dec. 1952, pp. 423-427. \$1.75.

The situations that arise when

prospective parents see the baby for the first time and the role of the social caseworker in these situations.

STOTT, D. H. *Saving Children from Delinquency*. London: University of London Press, Ltd., 1952. 266 pp. 12s.6d.

UNITED NATIONS. DEPARTMENT OF SOCIAL AFFAIRS. DIVISION OF SOCIAL WELFARE. *Comparative Survey on Juvenile Delinquency: Part 1. North America*. New York: United Nations, 1952. 132 pp. \$1.

Part one of a worldwide study of juvenile delinquency. Considers the scope of the problem, community services, courts and agencies with jurisdiction over juveniles, programs for the treatment and prevention of juvenile delinquency, and the relation of these programs to regional characteristics.

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Describes the needs of teenagers in school and on the job, and discusses youth guidance, counseling, and placement services.

U. S. INTERDEPARTMENTAL COMMITTEE ON CHILDREN AND YOUTH. SPECIAL COMMITTEE ON MIGRANTS AND THEIR FAMILIES. *Report of Seminar on Services for Children of Migratory Agricultural Workers, October 28 and 29, 1952*. Washington: The Committee, Jan. 1953. 77 pp. Processed. Copies are available from the Children's Bureau, Social Security Administration, Washington 25, D. C.

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Discusses coverage, eligibility requirements, benefits, administration, costs and financing, and the availability, adequacy, and quality of benefits.

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WINSLOW, C.-E. A. *Man and Epidemics*. Princeton: Princeton University Press, 1952. 246 pp. \$4.

Traces the evolution of the public health program and considers its objectives, approaches, and some of its accomplishments.

# Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940–53

[In thousands; data corrected to Apr. 3, 1953]

Year and month	Retirement, disability, and survivor programs												Unemployment insurance programs				
	Total	Monthly retirement and disability benefits <sup>1</sup>				Survivor benefits						Temporary disability benefits <sup>2</sup>		State laws <sup>10</sup>	Veterans' legis-lation <sup>12</sup>	Rail-road Unem-employment Insurance Act <sup>11</sup>	
		Social Se-curity Act	Rail-road Retirement Act	Civil Service Com-mission <sup>3</sup>	Vet-erans Admin-istration <sup>4</sup>	Monthly				Lump-sum <sup>7</sup>		State laws <sup>10</sup>	Railroad Unem-employment insurance Act <sup>11</sup>				
						Social Se-curity Act <sup>4</sup>	Railroad Retirement Act <sup>5</sup>	Civil Service Com-mission <sup>3</sup>	Veterans Admin-istration <sup>6</sup>	Social Se-curity Act	Other <sup>8</sup>						
Number of beneficiaries																	
1952																	
February		3,056.2	308.1	172.5	2,393.8	1,419.6	147.0	36.2	1,031.3	38.8	8.6	28.7	28.6	1,146.4	0.8	48.3	
March		3,076.9	324.4	173.3	2,398.1	1,435.2	147.8	37.2	1,029.6	40.0	11.1	33.1	28.3	1,112.8	.6	41.0	
April		3,094.4	336.2	173.9	2,403.5	1,454.2	148.8	38.2	1,036.4	40.2	13.2	32.1	27.4	992.6	.4	35.6	
May		3,104.8	343.2	174.8	2,412.2	1,469.8	149.6	39.1	1,040.4	37.7	12.2	30.2	23.8	918.4	.3	25.6	
June		3,109.5	348.9	175.6	2,418.0	1,484.3	150.6	39.8	1,042.0	35.9	11.6	32.4	24.7	918.1	.3	31.6	
July		3,120.3	352.7	176.5	2,424.4	1,488.2	150.9	40.6	1,044.2	28.4	12.1	32.6	26.9	870.9	.3	68.6	
August		3,184.5	354.7	178.3	2,429.3	1,495.4	151.1	41.3	1,047.2	31.9	11.2	30.7	33.1	979.9	.2	72.8	
September		3,275.4	353.1	179.3	2,435.5	1,511.9	150.5	42.3	1,050.4	32.7	10.9	30.4	36.9	630.8	.1	37.9	
October		3,345.9	354.5	179.6	2,446.8	1,534.4	152.2	43.8	1,057.0	39.7	11.7	30.4	36.9	530.0	.1	29.5	
November		3,393.2	357.3	182.8	2,453.2	1,549.2	151.8	42.8	1,060.1	32.4	10.3	29.7	33.9	535.9	11.5	30.6	
December		3,455.8	358.0	181.9	2,460.5	1,569.8	152.9	43.6	1,063.4	40.9	10.1	31.7	39.7	672.5	15.5	41.9	
1953																	
January		3,518.1	359.7	183.7	2,466.2	1,590.3	153.0	45.7	1,071.4	41.4	11.6	31.4	40.2	952.5	31.0	59.7	
February		3,597.8	361.3	184.6	2,470.2	1,606.4	153.8	46.6	1,074.7	37.0	11.1	31.6	34.3	956.3	38.4	60.0	
Amount of benefits <sup>14</sup>																	
1940	\$1,188,702	\$21,074	\$114,166	\$62,019	\$317,851	\$7,784	\$1,448		\$105,696	\$11,736	\$12,267			\$518,700		\$15,961	
1941	1,085,488	55,141	119,912	64,933	320,561	25,454	1,559		111,799	13,328	13,943			344,321		14,537	
1942	1,130,721	80,305	122,806	68,115	325,265	41,702	1,603		111,193	15,038	14,342			344,094		6,208	
1943	921,465	97,257	125,795	72,961	331,350	57,763	1,704		116,133	17,830	17,255	\$2,857		79,643		917	
1944	1,118,798	119,009	129,707	77,193	456,279	76,942	1,765		144,302	22,146	19,238	5,035		62,385	\$4,215	582	
1945	2,065,566	157,391	137,140	83,874	697,830	104,231	1,772		254,238	26,135	23,431	4,669		445,866	126,630	2,359	
1946	5,149,761	230,285	149,188	94,585	1,268,984	130,139	1,817		333,640	27,267	30,610	4,761		1,004,880	1,743,718	39,917	
1947	4,700,827	299,830	177,053	106,876	1,676,029	153,109	19,283		382,515	29,517	33,115	26,024	\$11,366	776,165	970,542	39,401	
1948	4,510,041	366,887	208,642	132,852	1,711,182	176,736	36,011	\$918	413,912	32,315	32,140	35,572	30,843	793,265	510,167	28,599	
1949	5,694,080	454,483	240,893	158,973	1,692,215	201,369	39,257	\$917	477,066	33,158	31,771	59,066	30,103	1,737,279	430,194	103,596	
1950	5,357,432	718,473	254,240	175,787	1,732,208	299,672	43,884	8,409	491,579	32,740	33,578	70,880	28,099	1,373,426	34,653	59,804	
1951	5,641,957	1,361,046	268,733	196,529	1,647,938	323,485	49,527	14,014	519,398	57,337	33,356	81,435	26,297	840,411	2,234	20,217	
1952	6,475,549	1,613,365	361,200	225,120	1,722,225	615,604	74,085	19,986	572,983	63,298	37,251	92,146	34,689	998,267	3,537	41,795	
1953																	
February	511,111	114,004	26,683	17,287	136,561	44,168	5,241	1,414	44,573	5,305	2,700	2,792	2,447	105,023	66	2,847	
March	512,668	114,703	27,400	17,380	137,533	44,628	5,362	1,461	45,519	5,456	3,132	3,283	2,602	101,564	56	2,589	
April	507,480	115,262	27,875	17,533	138,037	45,184	5,408	1,501	45,281	5,431	3,576	3,373	2,432	94,385	45	2,157	
May	500,227	115,582	28,102	17,662	138,250	45,647	5,506	1,525	45,708	5,122	3,118	3,182	2,204	86,958	33	1,628	
June	497,256	115,666	28,478	17,723	136,055	46,073	5,563	1,550	46,985	4,898	3,048	3,291	2,218	83,511	29	2,168	
July	520,358	116,124	28,698	17,922	147,536	46,173	5,584	1,591	48,267	3,893	3,606	3,531	2,667	88,612	26	6,128	
August	536,773	119,613	28,807	18,215	148,319	46,401	5,603	1,627	49,929	4,703	2,814	3,160	4,316	95,389	14	7,863	
September	531,562	141,202	28,600	20,859	149,479	52,522	5,602	1,928	49,106	4,915	3,441	3,311	4,746	62,094	9	3,748	
October	534,915	144,904	28,684	21,084	151,778	53,391	5,674	1,971	52,262	6,185	3,305	3,461	4,938	54,227	6	3,045	
November	524,447	147,316	28,954	21,068	149,984	53,918	6,054	1,988	47,924	5,219	3,023	2,962	4,429	47,730	985	2,893	
December	560,833	150,481	28,961	21,264	151,156	54,698	6,115	2,048	52,163	6,737	2,806	3,662	5,403	69,061	2,107	4,171	
1953																	
January	590,374	153,791	29,058	21,350	150,657	55,502	6,121	2,081	49,738	6,876	3,173	3,477	5,044	94,360	3,274	5,872	
February	589,971	158,240	29,176	21,525	150,457	56,196	6,170	2,113	53,600	6,250	2,991	3,220	4,012	86,827	3,671	5,523	

<sup>1</sup> Under the Social Security Act, retirement benefits—old-age, wife's, and husband's benefits, and benefits to children of old-age beneficiaries—partly estimated. Under the other 3 systems, benefits for age and disability; beginning December 1951, spouse's annuities under the Railroad Retirement Act.

<sup>2</sup> Data for civil-service retirement and disability fund; excludes noncontributory payments made under the Panama Canal Construction Annuity Act. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections.

<sup>3</sup> Pensions and compensation, and subsistence payments to disabled veterans undergoing training.

<sup>4</sup> Mother's, widow's, widower's, parent's, and child's benefits; partly estimated.

<sup>5</sup> Annuities to widows under joint and survivor elections; 12-month death-benefit annuities to widows and next of kin; and, beginning February 1947, widow's, widow's current, parent's, and child's benefits.

<sup>6</sup> Payments to widows, parents, and children of deceased veterans.

<sup>7</sup> Number of decedents on whose account lump-sum payments were made.

<sup>8</sup> Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs.

<sup>9</sup> First payable in Rhode Island, April 1943; in California, December 1946; in New Jersey, January 1949; in New York, July 1950 (data not available); and under the railroad program, July 1947. Excludes hospital benefits in California; also excludes private plans in California and New Jersey except for calendar-year totals.

<sup>10</sup> Represents average weekly number of beneficiaries.

<sup>11</sup> Represents average number of beneficiaries in a 14-day registration period.

<sup>12</sup> Beginning September 1944, under the Servicemen's Readjustment Act, readjustment allowances to unemployed and self-employed veterans of World War II. Beginning November 1952, under the Veterans' Readjustment Assistance Act, unemployment compensation benefits to veterans with military service since June 1950; data for October 1952 (first payable Oct. 15) roughly estimated—\$76,878 paid to 2,524 veterans. Number represents average weekly number of claims paid, except for number under the Servicemen's Readjustment Act, which represents average number of continued claims.

<sup>13</sup> Partly estimated.

<sup>14</sup> Payments: amounts certified, under the Social Security Act (except monthly data for monthly benefits, which represent benefits in current-payment status), the Railroad Retirement Act, and the Railroad Unemployment Insurance Act; disbursements, for Veterans Administration programs except the readjustment allowance program; checks issued, under the State unemployment insurance and temporary disability laws, the Servicemen's Readjustment Act, and the Veterans' Readjustment Assistance Act; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Adjusted on annual basis except for Civil Service Commission data, which are adjusted monthly.

Source: Based on reports of administrative agencies.



**Table 2.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1950-53**

[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions <sup>1</sup>	Federal civil-service contributions <sup>2</sup>	Taxes on carriers and their employees	State unemployment contributions <sup>3</sup>	Federal unemployment taxes <sup>4</sup>	Railroad unemployment insurance contributions <sup>5</sup>
<b>Fiscal year:</b>						
1950-51.....	\$3,120,404	\$684,343	\$577,509	\$1,364,590	\$233,537	\$24,681
1951-52.....	3,594,248	722,850	734,990	1,431,997	258,945	25,734
<b>8 months ended:</b>						
February 1951.....	1,915,935	556,167	290,970	899,981	196,997	12,213
February 1952.....	2,250,163	584,911	519,384	1,024,925	214,082	13,501
February 1953.....	2,488,413	605,189	418,812	961,839	239,331	13,158
<b>1952</b>						
February.....	448,393	33,188	92,932	161,653	164,781	518
March.....	463,297	34,407	53,934	7,767	25,350	5,740
April.....	252,135	35,724	13,902	140,916	2,918	153
May.....	485,964	31,887	89,798	251,306	15,571	352
June.....	142,689	35,922	57,973	7,083	1,024	5,889
July.....	183,710	362,539	16,470	140,718	5,257	19
August.....	438,539	33,338	89,162	242,286	16,772	214
September.....	238,153	35,447	54,349	9,312	121	6,057
October.....	206,991	33,978	13,896	113,675	3,216	33
November.....	538,335	33,548	88,471	199,304	15,147	237
December.....	272,815	37,834	52,909	8,571	1,389	6,033
<b>1953</b>						
January.....	118,136	43,098	14,173	77,047	15,680	70
February.....	491,734	25,407	89,381	170,926	181,750	534

<sup>1</sup> Represents contributions of employees and employers in employments covered by old-age and survivors insurance (beginning December 1952 adjusted for employee-tax refunds); from May 1951, includes deposits made in the trust fund by States under voluntary coverage agreements; beginning January 1951, on an estimated basis.

<sup>2</sup> Represents employee and Government contributions to the civil-service retirement and disability fund; Government contributions are made in 1 month for the entire fiscal year.

<sup>3</sup> Represents deposits in State clearing accounts of contributions plus penalties

and interest collected from employers and, in 2 States, contributions from employees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies; corrected to Mar. 23, 1953.

<sup>4</sup> Represents taxes paid by employers under the Federal Unemployment Tax Act.

<sup>5</sup> Beginning 1947, also covers temporary disability insurance.

<sup>6</sup> Includes contributions from the Federal Government.

Source: *Daily Statement of the U. S. Treasury*, unless otherwise noted.

## SOCIAL SECURITY IN REVIEW

(Continued from page 1)

ruary total since 1947 and about 15 percent less than the figure in February 1952. The 4.5 million weeks of unemployment claimed (representing continued unemployment) represented a decrease of 8 percent from the number claimed in January and a

decline of 18 percent from that in February a year earlier. The reduction in the number of claims was sharper in those filed by women than in those made by men, largely because of the seasonal pickup in industries employing large numbers of women.

For the first time in 4 years there was a rise in the number of claimants receiving benefits in an average week

in January. The increase was slight (less than 1 percent), and the average was still about 17 percent less than in February 1952. The benefits paid to unemployed workers dropped 8 percent to \$86.8 million—the result in part of the shorter workmonth; at the same time the average benefit check for total unemployment dropped 7 cents to \$23.37.

Table 3.—Status of the old-age and survivors insurance trust fund, by specified period, 1937-53

[In thousands]

Period	Receipts		Expenditures		Assets			
	Net contribution income and transfers <sup>1</sup>	Interest received	Benefit payments	Administrative expenses <sup>2</sup>	Net total of U. S. Government securities acquired <sup>3</sup>	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937-February 1953.....	\$24,350,304	\$2,327,353	\$8,488,865	\$603,791	\$17,003,377	\$281,993	\$299,630	\$17,585,000
Fiscal year:								
1950-51.....	3,124,098	287,392	1,498,088	70,447	1,677,976	200,456	212,311	14,735,867
1951-52.....	3,597,982	333,514	1,982,377	84,649	1,950,252	214,883	112,102	16,600,036
6 months ended:								
February 1951.....	1,919,629	142,859	874,724	44,487	965,526	195,303	229,947	14,035,689
February 1952.....	2,253,897	161,966	1,300,907	57,791	953,226	216,021	300,686	15,792,732
February 1953.....	2,488,413	189,168	1,632,844	59,773	730,326	281,993	299,630	17,585,000
1952								
February.....	448,393		167,275	6,680	60,000	216,021	300,686	15,792,732
March.....	463,297	10,871	169,703	6,833	224,218	226,067	364,054	16,090,364
April.....	252,135	14,818	171,408	7,099	288,741	219,487	170,339	16,178,810
May.....	485,964		169,355	6,413	225,000	215,580	250,441	16,480,005
June.....	142,689	145,860	171,005	6,514	259,067	214,883	112,102	16,600,036
July.....	183,710		169,529	9,700		224,617	106,849	16,604,517
August.....	438,539		162,840	6,577	101,000	259,140	240,440	16,873,631
September.....	238,153	10,871	200,911	6,795	73,818	278,465	188,614	16,914,948
October.....	206,991	14,818	213,943	6,915	70,341	266,627	131,061	16,915,898
November.....	538,335		213,268	6,638	137,000	262,682	316,436	17,234,327
December.....	272,815	163,479	219,671	9,231	305,167	280,773	200,568	17,441,719
1953								
January.....	118,136		223,164	6,893	12,000	282,618	74,802	17,329,797
February.....	491,734		229,508	7,024	31,000	281,993	299,630	17,585,000

<sup>1</sup> For July 1940 to December 1950 equals taxes collected under the Federal Insurance Contributions Act. Beginning January 1951, amounts appropriated in accordance with sec. 201(a) of the Social Security Act as amended in 1950; from May 1951, includes deposits by States under voluntary coverage agreements. Beginning December 1952 includes adjustments for reimbursement to the general treasury of refunds of employee taxes in accordance with sec. 1401(d) of the Internal Revenue Code (see footnote 4). For 1947-51 includes amounts appropriated to meet costs of benefits payable to veterans' survivors under the Social Security Act Amendments of 1946.

<sup>2</sup> Represents net expenditures for administration. Beginning November 1951, adjusted for reimbursements to trust fund of small amounts for sales of supplies and services.

<sup>3</sup> Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase.

<sup>4</sup> Includes deduction of \$33 million to adjust for estimated amount of 1951 taxes subject to refund on wages in excess of \$3,600 paid to employees who worked for more than 1 employer during the calendar year.

Source: Daily Statement of the U. S. Treasury.

Table 4.—Status of the unemployment trust fund, by specified period, 1936-53

[In thousands]

Period	Total assets at end of period	Net total of U. S. Government securities acquired <sup>1</sup>	Un-expended balance at end of period	State accounts				Railroad unemployment insurance account <sup>4</sup>			
				Deposits	Interest credited	Withdrawals <sup>2</sup>	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period <sup>3</sup>
Cumulative, January 1936-February 1953.....	\$9,086,440	\$9,059,089	\$27,351	\$17,401,505	\$1,590,613	\$10,612,812	\$8,379,306	\$924,941	\$161,644	\$264,429	\$707,134
Fiscal year:											
1950-51.....	8,079,232	649,933	15,035	1,362,629	147,662	848,270	7,313,592	14,884	16,465	52,034	765,640
1951-52.....	8,673,936	582,885	26,855	1,438,987	167,441	1,000,278	7,919,742	15,442	17,054	48,312	754,195
6 months ended:											
February 1951.....	7,800,319	363,965	22,090	890,405	73,279	579,024	7,036,231	7,373	8,290	37,890	764,088
February 1952.....	8,544,993	459,965	20,831	1,022,034	81,949	626,331	7,791,244	8,156	8,405	32,823	753,749
February 1953.....	9,086,440	412,007	27,351	954,190	90,083	584,708	8,379,306	7,915	9,095	68,936	707,134
1952											
February.....	8,544,993	101,000	20,831	208,901	47	103,692	7,791,244	311	5	4,984	753,749
March.....	8,462,756	-90,008	28,602	16,134	3,910	101,691	7,709,697	3,449	388	4,527	753,059
April.....	8,410,710	-41,008	17,564	45,213	4,492	98,296	7,601,115	92	446	4,002	749,595
May.....	8,663,592	253,000	17,446	345,160	39	89,158	7,917,157	211	4	3,375	746,435
June.....	8,673,936	936	26,855	10,446	77,051	84,912	7,919,742	3,533	7,811	3,584	754,195
July.....	8,637,162	-35,000	26,080	50,331	31	84,776	7,885,328	0	3	7,234	751,834
August.....	8,849,394	214,000	23,313	328,047		103,922	8,109,453	129		12,022	759,941
September.....	8,796,372	-40,006	10,895	15,122	240	63,483	8,061,340	3,634	25	7,969	755,632
October.....	8,791,237	-7,967	13,127	59,426	7,629	45,985	8,062,410	20	770	7,595	728,827
November.....	9,004,765	211,000	15,656	262,765		42,825	8,282,350	142		6,554	722,415
December.....	9,039,207	33,980	16,118	17,587		68,955	8,313,088	3,620	8,290	8,205	726,120
1953											
January.....	8,967,026	-85,000	29,537	27,981	67	89,120	8,252,016	42	7	10,559	715,610
February.....	9,086,440	121,000	27,351	212,930		85,640	8,379,306	321		8,797	707,134

<sup>1</sup> Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

<sup>2</sup> Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

<sup>3</sup> Includes withdrawals of \$79,109,000 for disability insurance benefits.

<sup>4</sup> Beginning July 1947, includes temporary disability program.

<sup>5</sup> Includes transfers to the account from railroad unemployment insurance administration fund amounting to \$85,290,000 and transfers of \$12,338,000 out of the account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

Source: Daily Statement of the U. S. Treasury.

**Table 5.—Old-age and survivors insurance: Monthly benefits in current-payment status<sup>1</sup> at the end of the month, by type of benefit and by month, February 1952–February 1953, and monthly benefits awarded, February 1953**

[Amounts in thousands; data corrected to March 25, 1953]

Item	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
<b>Monthly benefits in current-payment status at end of month:</b>														
<b>1952</b>														
February.....	4,475,765	\$158,172.1	2,328,336	\$98,103.7	658,921	\$14,979.6	864,477	\$23,198.4	397,107	\$14,299.5	207,167	\$6,866.3	19,757	\$724.6
March.....	4,512,138	159,331.8	2,344,684	98,710.1	662,799	15,060.8	873,117	23,422.1	403,210	14,514.8	208,365	6,892.2	19,963	731.8
April.....	4,548,652	160,445.4	2,350,213	99,216.6	665,482	15,111.4	883,331	23,677.7	409,752	14,744.8	210,694	6,955.8	20,180	746.8
May.....	4,574,664	161,229.1	2,367,710	99,502.9	667,450	15,153.5	890,935	23,868.5	415,790	14,954.3	212,379	7,003.1	20,400	754.3
June.....	4,593,801	161,739.4	2,372,308	99,591.5	668,297	15,169.6	896,820	24,008.9	421,730	15,161.8	214,030	7,053.2	20,616	757.9
July.....	4,608,494	162,296.8	2,381,641	100,002.1	670,772	15,235.4	895,775	23,955.5	425,253	15,282.2	214,335	7,063.6	20,718	757.9
August.....	4,679,986	166,015.0	2,431,796	103,000.3	683,705	15,698.9	897,880	23,983.7	430,105	15,452.4	215,650	7,117.6	20,850	762.1
September.....	4,787,213	193,725.0	2,503,816	122,167.7	700,654	18,024.0	906,580	26,938.0	436,227	17,733.9	218,945	7,995.8	20,991	865.3
October.....	4,880,239	198,295.1	2,557,399	125,343.9	715,885	18,509.5	920,307	27,460.3	442,786	18,003.1	222,681	8,104.5	21,181	878.8
November.....	4,942,409	201,234.4	2,594,371	127,438.9	725,389	18,803.4	927,268	27,738.9	448,053	18,218.1	226,042	8,156.2	21,286	878.9
December.....	5,025,549	205,170.0	2,643,932	130,217.4	737,859	19,178.4	938,751	28,141.3	454,563	18,482.2	228,984	8,272.7	21,460	887.0
<b>1953</b>														
January.....	5,108,422	209,293.8	2,691,729	133,086.5	750,436	19,581.4	950,134	28,564.3	461,884	18,785.7	232,627	8,382.3	21,612	891.7
February.....	5,204,176	214,435.9	2,753,071	136,928.1	767,100	20,147.2	959,552	28,928.6	468,130	19,045.8	234,596	8,487.1	21,727	896.1
<b>Monthly benefits awarded in February 1953..</b>														
	124,891	6,059.2	72,158	4,266.4	22,980	699.5	15,760	499.7	8,295	342.1	5,415	239.1	283	12.5

<sup>1</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

<sup>2</sup> Partly estimated.

## SOCIAL SECURITY IN INDIA

(Continued from page 15)

exempt any factory if the rules of its own provident fund provide benefits not less favorable to its employees than the benefits obtainable under the Act.

## Conclusion

The Government of India has given high priority to a program of social security for its millions of workers. The program recently adopted is limited in scope—both in the protection afforded and in coverage—a fact recognized by the Director General of the Employees' State Insurance Corporation. A beginning had to be made somewhere, he has pointed out, and he has expressed confidence that as the system gains experience and as the national income increases, "the scope as well as benefits provided under this measure will be enhanced and it will not be long when other risks such as unemployment, old age, death, etc., will also be covered."

India is the most populous country in the world with a democratic form of government and ranks second among the industrial nations of Asia.

The adoption there of a social security program is an important development. The new nation faced and still faces numerous problems. Illiteracy is widespread; the literacy rate, although it is steadily improving, is now about 20 percent. The population is increasing at the rate of about 5 million a year, and by conservative estimates it is probable that the population will exceed 400 million by 1960. India finds it necessary to import about 3 million tons of food grains to supplement the 45–50 million tons produced domestically. These problems, and the programs designed to meet them, have been outlined by the Government of India in *The First Five Year Plan*, published in December 1952.

The Director General of India's social security program looks forward to the time when "not only industrial workers but everyone in this country will be protected against the social risks to which a man is ordinarily exposed in his life."

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Table 6.—Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, February 1953

[Corrected to Mar. 20, 1953]

Region and State	Nonfarm place- ments	Initial claims <sup>1</sup>		Weeks of unemploy- ment covered by continued claims		Compensated unemployment					Average weekly insured unemploy- ment under State programs <sup>2</sup>
		Total	Women	Total	Women	All types of unemployment <sup>3</sup>			Total unemployment		
						Weeks com- pensated	Benefits paid <sup>4</sup>	Average weekly number of bene- ficiaries	Weeks com- pensated	Average weekly payment	
Total.....	454,627	737,058	237,384	4,497,006	1,467,879	3,825,147	\$86,826,821	956,287	3,567,368	\$23.37	* 1,088,642
Region I:											
Connecticut.....	8,533	9,302	4,171	37,639	16,203	31,211	675,138	7,803	29,675	22.20	9,285
Maine.....	1,787	4,265	1,319	26,553	14,261	31,733	504,336	7,933	29,733	16.22	8,946
Massachusetts.....	17,475	30,066	11,718	170,978	56,159	151,860	3,643,757	37,965	141,132	24.93	42,454
New Hampshire.....	1,342	3,272	1,304	21,642	8,211	18,843	381,016	4,711	16,950	21.33	5,372
Rhode Island.....	1,751	9,568	4,633	54,013	23,761	49,024	1,080,336	12,256	47,368	22.35	13,551
Vermont.....	801	985	304	8,011	2,480	7,161	141,404	1,790	6,292	21.09	1,932
Region II:											
New Jersey.....	10,791	33,389	14,753	179,392	75,290	182,041	4,721,265	45,510	168,216	26.86	45,065
New York.....	63,482	137,808	50,900	670,360	247,400	604,704	15,558,165	151,176	555,919	26.81	165,518
Puerto Rico.....	1,301	16	0	130	7						
Virgin Islands.....	116	1	0	10	6						
Region III:											
Delaware.....	789	1,056	378	6,519	1,953	6,090	118,036	1,522	5,657	20.16	1,620
Pennsylvania.....	19,947	80,085	19,078	405,204	109,038	351,375	8,672,473	87,844	328,601	25.32	100,327
Region IV:											
District of Columbia.....	3,094	2,669	657	14,205	4,307	10,890	206,899	2,722	10,766	19.05	3,628
Maryland.....	5,539	8,690	2,837	51,176	15,935	46,705	956,107	11,676	42,238	21.37	12,148
North Carolina.....	10,486	20,500	10,745	123,057	69,676	99,512	1,514,332	24,878	94,449	15.47	27,028
Virginia.....	5,662	6,500	2,567	36,830	13,704	31,345	554,791	7,836	29,810	18.10	9,382
West Virginia.....	1,654	8,942	895	68,177	9,197	57,841	1,104,366	14,460	51,694	20.06	17,268
Region V:											
Alabama.....	8,356	10,691	1,878	68,655	14,631	52,237	914,635	13,059	49,616	17.86	17,090
Florida.....	17,788	7,882	2,381	26,995	13,307	17,792	306,215	4,448	17,055	17.45	9,196
Georgia.....	11,268	9,480	4,016	64,462	32,387	48,026	788,217	12,006	45,472	16.70	14,760
Mississippi.....	6,235	7,035	1,220	49,389	9,547	36,334	663,756	9,084	33,896	18.74	12,338
South Carolina.....	4,980	7,827	2,547	47,772	17,539	34,210	619,905	8,552	32,198	18.55	10,558
Tennessee.....	9,025	11,996	4,817	104,434	41,767	80,042	1,322,335	20,010	76,836	16.71	25,966
Region VI:											
Kentucky.....	2,783	10,796	2,492	78,236	18,500	65,780	1,398,877	16,445	62,090	21.63	19,565
Michigan.....	20,247	22,220	5,616	127,132	40,616	104,463	2,694,440	26,116	101,003	26.25	27,035
Ohio.....	24,996	21,435	6,546	124,529	38,648	100,393	2,510,776	25,098	93,953	23.78	30,634
Region VII:											
Illinois.....	15,610	28,975	8,724	205,468	65,534	171,432	4,033,098	42,858	146,386	25.39	50,300
Indiana.....	8,265	11,464	3,453	62,697	18,926	64,491	1,461,358	16,123	59,188	23.41	15,230
Wisconsin.....	6,736	7,484	2,143	59,480	19,297	50,799	1,264,284	12,700	46,949	23.29	14,636
Region VIII:											
Minnesota.....	7,622	11,752	2,546	115,574	25,202	80,104	1,474,544	20,026	76,356	18.74	25,470
Montana.....	1,535	3,297	589	31,181	5,804	23,494	438,296	5,874	23,494	18.64	6,023
North Dakota.....	1,103	1,432	189	20,317	1,993	16,792	418,623	4,198	15,673	25.36	4,432
South Dakota.....	949	913	199	8,638	1,344	7,126	144,679	1,782	6,688	20.74	2,168
Region IX:											
Iowa.....	5,518	5,238	1,617	36,456	10,478	28,765	603,908	7,191	26,287	21.77	8,865
Kansas.....	6,217	4,552	1,067	29,028	6,133	28,304	641,378	7,076	26,229	23.30	7,196
Missouri.....	11,846	12,844	4,172	82,951	24,766	63,948	1,258,897	15,987	58,805	20.46	20,244
Nebraska.....	3,253	2,830	841	23,616	5,257	21,240	456,871	5,310	20,228	21.99	5,874
Region X:											
Arkansas.....	8,762	9,316	1,783	66,356	11,315	40,199	700,588	10,050	37,837	17.78	14,509
Louisiana.....	6,956	11,392	1,736	67,303	11,908	48,952	1,024,075	12,238	44,569	21.72	16,678
Oklahoma.....	10,112	8,906	1,912	50,199	13,113	35,746	676,437	8,936	33,819	19.31	12,814
Texas.....	45,635	14,648	3,740	78,351	23,175	55,314	953,823	13,828	53,117	17.52	17,204
Region XI:											
Colorado.....	4,465	2,642	419	12,990	2,282	9,415	200,913	2,354	8,994	21.63	3,358
New Mexico.....	3,652	1,715	255	11,848	1,424	9,969	215,640	2,492	9,694	21.84	2,800
Utah.....	1,854	2,609	575	21,199	5,968	17,778	444,883	4,444	16,587	25.62	5,328
Wyoming.....	738	1,315	213	7,697	1,386	5,768	144,303	1,442	5,272	25.66	1,661
Region XII:											
Arizona.....	4,197	2,985	782	14,215	4,545	7,835	163,257	1,959	7,538	21.02	3,578
California.....	26,527	85,266	34,138	516,849	224,854	458,959	10,460,374	114,740	429,404	23.40	128,724
Hawaii.....	1,010	1,899	698	16,694	8,076	12,995	245,868	3,249	9,812	20.62	(*)
Nevada.....	1,859	1,570	430	8,180	2,665	6,563	163,688	1,641	6,188	25.47	1,745
Region XIII:											
Alaska.....	734	2,142	383	21,050	3,252	27,115	882,848	6,779	26,421	32.82	(*)
Idaho.....	1,859	2,790	571	33,213	5,119	28,413	663,296	7,104	27,662	23.48	8,130
Oregon.....	3,229	13,189	2,759	128,620	27,730	121,109	2,724,994	30,277	116,566	22.87	31,175
Washington.....	4,177	17,417	3,678	181,338	41,803	162,908	3,915,281	40,727	157,000	24.24	43,536

<sup>1</sup> Excludes transitional claims.

<sup>2</sup> Total, part-total, and partial.

<sup>3</sup> Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

<sup>4</sup> Excludes Alaska and Hawaii.

<sup>5</sup> Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

Table 7.—Public assistance in the United States, by month, February 1952–February 1953<sup>1</sup>

[Exclusive of vendor payments for medical care and cases receiving only such payments]

Year and month	Total	Old-age assistance	Aid to dependent children		Aid to the blind	Aid to the permanently and totally disabled	General assistance	Total	Old-age assistance	Aid to dependent children (families)	Aid to the blind	Aid to the permanently and totally disabled	General assistance	
			Families	Recipients										
				Total <sup>2</sup>										Children

Number of recipients														Percentage change from previous month					
1952																			
February		2,685,070	593,945	2,050,773	1,531,064	97,142	131,778	336,000	-0.3	+0.1	+0.1	+2.6	-0.9						
March		2,679,899	596,729	2,061,581	1,540,034	97,257	134,957	335,000	-2	+5	+1	+2.4	-3						
April		2,671,695	598,398	2,068,790	1,546,296	97,353	138,017	320,000	-3	+3	+1	+2.3	-4.5						
May		2,666,474	598,236	2,069,849	1,547,261	97,571	141,830	302,000	-2	( <sup>3</sup> )	+2	+2.8	-5.7						
June		2,659,667	589,968	2,041,551	1,527,354	97,690	145,344	294,000	-3	-1.4	+1	+2.5	-2.3						
July		2,650,156	578,155	2,006,321	1,501,148	97,670	148,132	307,000	-4	-2.0	( <sup>3</sup> )	+1.9	+4.6						
August		2,646,077	572,100	1,990,763	1,489,988	97,905	151,457	295,000	-2	-1.0	+2	+2.2	-2.9						
September		2,642,395	569,215	1,984,253	1,486,506	98,071	153,902	274,000	-1	-5	+2	+1.6	-6.9						
October		2,637,280	566,666	1,977,710	1,482,290	98,249	156,645	270,000	-2	-4	+2	+1.8	-1.3						
November		2,635,591	565,536	1,975,901	1,482,431	98,377	159,053	267,000	-1	-2	+1	+1.5	+1.3						
December		2,634,662	569,184	1,990,819	1,494,563	98,461	161,441	280,000	( <sup>3</sup> )	+6	+1	+1.5	+4.9						
1953																			
January		2,628,147	571,369	1,999,487	1,502,987	98,442	163,789	290,000	-2	+4	( <sup>3</sup> )	+1.5	+3.7						
February		2,618,880	572,449	2,007,964	1,509,091	98,408	165,463	287,000	-4	+2	( <sup>3</sup> )	+1.0	-1.2						

Amount of assistance														Percentage change from previous month					
1952																			
February	\$192,321,805	\$120,209,179		\$45,274,623		\$4,940,367	\$6,097,636	\$15,900,000	+0.1	+0.1	+0.3	+0.7	-1.5						
March	192,619,399	120,240,341		45,468,914		4,836,239	6,222,905	15,851,000	+2	( <sup>3</sup> )	+4	+2.1	-3						
April	192,159,661	120,106,042		45,713,294		4,851,436	6,363,889	15,125,000	-2	-1	+5	+2.3	-4.6						
May	191,436,861	120,390,263		45,505,911		4,875,654	6,565,033	14,100,000	-4	+2	-5	+3.2	-6.8						
June	190,033,682	120,200,238		44,768,604		4,883,935	6,694,905	13,486,000	-7	-2	-1.6	+2.0	-4.3						
July	191,365,814	120,542,626		44,175,800		4,943,745	6,842,643	14,861,000	+7	+3	-1.3	+2.2	+10.2						
August	189,514,464	120,424,755		43,620,484		4,959,394	6,973,831	13,536,000	-1.0	-1	-1.3	+1.9	-8.9						
September	189,680,122	121,251,437		43,522,039		4,974,710	7,074,936	12,857,000	+1	+7	-2	+1.4	-4.7						
October	199,688,422	127,753,941		46,116,285		5,206,477	7,523,719	13,088,000	+5.3	+5.4	+6.0	+4.7	+1.8						
November	200,239,380	128,231,874		46,209,537		5,240,897	7,681,072	12,876,000	+3	+4	+2	+2.1	-1.6						
December	202,383,234	128,632,515		46,720,062		5,267,441	7,814,216	13,949,000	+1.1	+3	+1.1	+1.7	+8.3						
1953																			
January	203,802,873	129,219,048		47,084,386		5,273,447	7,960,992	14,265,000	+7	+5	+8	+1.9	+2.2						
February	202,970,666	127,775,412		47,107,903		5,270,904	8,024,447	13,892,000	-8	-1.1	( <sup>3</sup> )	( <sup>3</sup> )	+8						

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.<sup>3</sup> Decrease of less than 0.05 per cent.<sup>4</sup> Increase of less than 0.05 percent.<sup>5</sup> Excludes Nebraska; data not available. Percentage change based on data for 52 States.

## STATE AND LOCAL SYSTEMS

(Continued from page 10)

the nine States in which nine-tenths of such employees had the protection of the Federal system. In each of the other States except Virginia, old-age and survivors insurance coverage of State employees was negligible, even in the few with relatively incomplete coverage under the State-administered systems.

For local employees, in contrast, old-age and survivors insurance coverage appeared both to be filling in the gaps in those States that had State-wide systems with which localities could affiliate and to be bridging a major gap in States without such systems. For example, in seven of the

States that already had State-wide systems in 1950, at the time of the extension of old-age and survivors insurance coverage, more employees were covered under old-age and survivors insurance in October 1952 than by the State-administered systems.<sup>7</sup> These are relatively small States, however, and they do not greatly influence the national totals or the totals for all States that had State-wide retirement systems. The impact of old-age and survivors insurance coverage is thus much more evident in the group of States that did not provide for affiliation of local gov-

<sup>7</sup> Alabama, Arizona, Colorado, Indiana, Nebraska (where the State-wide system was for municipal rather than all local employees), Utah, and Virginia.

ernmental units in a State system. At the beginning of 1950, there were 16 States without State-wide systems for general municipal employees. As of October 1952, about a third of the local nonschool employees of these 16 States—as compared with only 8 percent in the other States—were covered by old-age and survivors insurance. Membership in retirement systems in the 16 States (local systems or perhaps State-administered systems for special types of local nonschool employees) accounted for only 37 percent of their local nonschool employees, a much lower proportion than the 61 percent achieved by the States in which there were State-wide systems for general employees.

Table 8.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, December 1952<sup>1</sup>

State <sup>2</sup>	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance <sup>3</sup>
Alaska.....				(4)	\$9,440
Calif.....				(4)	51,854
Conn.....	\$126,752	\$45,914	\$2,709	(4)	(5)
Del.....	120	682		(4)	125
D. C.....		18	28	\$180	
Hawaii.....	8,108	29,112	420	4,640	(5)
Ill.....	1,606,491	177,641	44,349	120,399	370,942
Ind.....	284,319	49,254	9,676	(5)	139,154
Iowa.....				(5)	136,567
Kans.....	148,280	24,783	2,975	17,583	42,461
La.....	34	1,705	111	449	356
Maine.....				(4)	34,290
Mass.....	489,558	46,391		290,702	183,780
Mich.....	94,158		639	14,862	67,190
Minn.....	814,372	57,829	14,096	(5)	(5)
Mont.....				(5)	131,811
Nebr.....	286,450	6,950	1,017	(5)	(5)
Nev.....	2,550			(5)	52,921
N. H.....	70,040	17,590	2,646	650	(5)
N. J.....		11,221			76,871
N. Mex.....	11,909	18,188	533	8,288	392
N. Y.....	1,468,982	437,670	57,137	489,587	(5)
N. C.....	14,112	6,962		3,176	123,824
N. Dak.....	21,109	2,156	253	1,817	17,156
Ohio.....	164,694	17,308	8,092		790,067
Oreg.....					119,133
R. I.....	98,689	37,844	1,854	3,654	25,213
S. C.....					7,802
S. Dak.....					73,239
Utah.....	591	338	30	277	32
V. I.....	78	9	2		53
Va.....					5,490
Wis.....	281,021	70,806	7,184	4,959	77,931

<sup>1</sup> For December data excluding vendor payments for medical care, see the *Bulletin*, March 1953.

<sup>2</sup> Excludes States that made no vendor payments for medical care for December or did not report such payments. For the special types of public assistance, figures in italics represent payments made without Federal participation.

<sup>3</sup> In all States except California, Illinois, Louisiana, Massachusetts, Nevada, New Jersey, Utah, and the Virgin Islands includes payments made on behalf of recipients of the special types of public assistance.

<sup>4</sup> No program for aid to the permanently and totally disabled.

<sup>5</sup> Data not available.

Table 9.—Average payments including vendor payments for medical care and average amount of vendor payments per assistance case, by program and State, December 1952<sup>1</sup>

State <sup>2</sup>	Old-age assistance	Aid to dependent children (per family)	Aid to the blind	Aid to the permanently and totally disabled
	All assistance	All assistance	All assistance	All assistance
Conn.....	\$73.29	\$8.00	\$125.59	\$11.00
Del.....	52.92	.04	85.99	.76
D. C.....	37.69	3.81	94.85	9.22
Hawaii.....	54.07	14.31	120.95	7.81
Ill.....	43.16	6.71	81.64	6.15
Ind.....	61.09	4.08	104.03	6.47
Kans.....	51.38	(4)	63.79	.08
La.....	72.72	5.03	118.81	3.72
Mass.....	51.30	1.06		
Mich.....	59.06	14.25	108.06	7.69
Minn.....	53.90	12.65	93.34	2.76
Nebr.....	57.04	.94		
Nev.....	55.41	10.00	126.33	13.50
N. H.....			109.00	2.24
N. J.....	45.54	1.12	71.02	3.64
N. Mex.....	67.62	12.72	125.92	9.02
N. Y.....	29.68	.28	56.56	.42
N. C.....	56.16	2.42	106.97	1.43
N. Dak.....	52.95	1.46	81.98	1.35
Ohio.....	57.05	10.55	114.06	12.00
R. I.....	56.79	.09	112.03	.12
Utah.....	15.11	.11	22.72	.04
V. I.....	56.81	5.59	127.32	8.83
Wis.....				

<sup>1</sup> For December data excluding vendor payments for medical care, see the *Bulletin*, March 1953. All averages based on cases receiving money payments, vendor payments for medical care, or both. Averages for general assistance not computed here because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance. Figures in italics represent payments made without Federal participation.

<sup>2</sup> Excludes States that made no vendor payments for medical care for December or did not report such payments.

<sup>3</sup> No program for aid to the permanently and totally disabled.

<sup>4</sup> Less than 1 cent.

<sup>5</sup> Average payment not computed on base of less than 50 recipients



**Table 10.—Old-age assistance: Recipients and payments to recipients, by State, February 1953<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	January 1953 in—		February 1952 in—	
				Number	Amount	Number	Amount
<b>Total<sup>2</sup>.....</b>	<b>2,618,880</b>	<b>\$127,775,412</b>	<b>\$48.70</b>	<b>-0.4</b>	<b>-1.1</b>	<b>-2.5</b>	<b>+6.3</b>
Ala.....	69,357	1,865,127	26.80	-5	+1	-8.6	+15.5
Alaska.....	1,857	93,982	50.72	+3	+8	+7	+8
Ariz.....	13,919	755,168	54.25	-4	-3	-2	+10.0
Ark.....	57,666	1,873,434	32.49	+1	+1	-2.1	+47.6
Calif.....	272,481	18,928,421	69.47	-2	-2	-4	+4.2
Colo. <sup>3</sup> .....	52,175	4,122,512	79.01	-1	-19.6	( <sup>4</sup> )	+11.7
Conn.....	15,599	1,021,879	65.51	-1.3	-2.1	-14.9	-9.5
Del.....	1,723	64,704	37.55	-9	-4	+6.4	+23.6
D. C.....	2,679	142,617	53.24	-7	-8	-3.4	+6.2
Fla.....	66,477	2,848,128	42.84	-3	( <sup>4</sup> )	-2.1	+9.8
Ga.....	94,986	3,435,688	36.17	-2	( <sup>4</sup> )	-3	+15.8
Hawaii.....	2,102	71,396	33.97	-9	-1.3	-6.4	-3.9
Idaho.....	9,143	493,958	54.03	+1	+2	-2.7	+4.2
Ill.....	105,990	4,414,447	41.65	-6	-7	-6.2	-8.8
Ind.....	40,962	1,529,610	37.34	-9	-7	-7.4	-3.3
Iowa.....	46,621	2,644,981	56.73	-8	-1.0	-3.7	+6.8
Kans.....	36,537	2,097,403	57.40	-3	-1	-2.7	+6.3
Ky.....	55,442	1,946,565	35.11	-9	-8	-13.9	+2.0
La.....	120,197	6,170,215	51.33	-2	-2	+9	+11.0
Maine.....	13,499	589,063	43.64	-8	-8	-6.2	-4.9
Md.....	10,931	466,936	42.72	-8	-7	-3.8	+9
Mass.....	96,763	6,531,211	67.50	-1	( <sup>4</sup> )	-3.6	-5.8
Mich.....	87,220	4,455,043	51.08	-1.0	-1.1	-6.6	-1.5
Minn.....	53,391	2,405,830	45.06	-5	-5	-2.6	-3.5
Miss.....	59,736	1,564,653	26.19	+5	+4	+4.0	+29.8
Mo.....	130,958	6,555,975	50.06	-2	-2	-9	+14.2
Mont.....	10,756	625,592	58.16	-6	-6	-4.9	+7.7
Nebr.....	19,058	817,904	42.92	-1.3	-1.1	-13.4	-19.4
Nev.....	2,665	150,294	56.40	-1.0	-1.0	-2.7	+8
N. H.....	6,973	314,997	45.17	+1	+3	+5	+3.2
N. J.....	21,632	1,281,918	59.26	-3	+1	-2.9	+7.0
N. Mex.....	10,721	475,450	44.35	-1	-2	+2	+12.8
N. Y.....	108,849	6,280,243	57.70	-8	-1.7	-5.5	-2.7
N. C.....	50,942	1,505,000	29.64	+4	+5	-1.6	+22.4
N. Dak.....	8,686	488,235	56.21	( <sup>4</sup> )	+4.7	-3.1	+5.6
Ohio.....	111,490	5,739,675	51.48	-5	-5	-4.9	-2
Okla.....	95,397	6,307,698	66.12	-1	-2	-1.2	+34.6
Oreg.....	21,907	1,350,180	61.63	-4	-1.1	-3.9	+3.7
Pa.....	67,177	2,868,078	42.69	-1.2	-1.0	-10.4	-2.1
P. R.....	42,853	326,030	7.61	-2	+4	+59.3	+59.8
R. I.....	8,906	433,303	48.65	-7	-1	-6.9	-4.4
S. C.....	42,054	1,321,742	31.43	-1	-2	-1.3	+13.7
S. Dak.....	11,588	508,966	43.92	-4	-1	-3.2	+2.6
Tenn.....	60,075	2,205,894	36.72	-2	-2	-6	+18.2
Tex.....	218,003	8,360,153	38.35	-1	-1	-6	+14.2
Utah.....	9,627	553,338	57.48	-3	+1	-1.5	+2.0
Vt.....	6,947	281,829	40.57	( <sup>4</sup> )	+2	-9	+2.0
V. I.....	692	7,604	10.99	-3	+2	+3.4	+2.6
Va.....	17,615	463,011	26.29	-8	+9	-7.6	+6.4
Wash.....	65,438	4,331,019	66.19	-4	( <sup>4</sup> )	-3.7	+3.3
W. Va.....	26,888	893,902	33.40	-4	-5	+3.0	+18.9
Wis.....	40,840	2,551,781	51.20	-5	-5	-3.5	+2.0
Wyo.....	4,090	242,650	59.33	-3	-4	-4.5	+2.0

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Includes 3,986 recipients under 65 years of age in Colorado and payments to these recipients. Such payments are made without Federal participation.

<sup>3</sup> Increase of less than 0.05 percent.

<sup>4</sup> Decrease of less than 0.05 percent.

**Table 11.—Aid to the blind: Recipients and payments to recipients, by State, February 1953<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	January 1953 in—		February 1952 in—	
				Number	Amount	Number	Amount
<b>Total<sup>2</sup>.....</b>	<b>98,408</b>	<b>\$5,270,904</b>	<b>\$53.56</b>	<b>(<sup>3</sup>)</b>	<b>(<sup>3</sup>)</b>	<b>+1.3</b>	<b>+8.9</b>
<b>Total, 52 States<sup>4</sup>.....</b>	<b>98,367</b>	<b>5,268,611</b>	<b>53.56</b>	<b>(<sup>3</sup>)</b>	<b>(<sup>3</sup>)</b>	<b>+1.3</b>	<b>+8.9</b>
Ala.....	1,512	42,698	28.24	-0.9	-0.3	-1	+17.7
Alaska.....	42	2,319	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )
Ariz.....	687	40,327	58.70	-7	-8	-4.8	+2.8
Ark.....	1,924	75,220	39.10	+8	+1.0	+2.2	+48.9
Calif. <sup>2</sup> .....	11,779	1,011,071	85.84	( <sup>5</sup> )	( <sup>5</sup> )	+2.2	-7.8
Colo.....	340	22,241	65.41	-6	+8	-3.1	+7.0
Conn.....	305	24,391	79.97	+7	+2.4	-3	+19.2
Del.....	237	12,012	50.68	+4	+3	+5.8	+17.6
D. C.....	249	14,370	57.71	+4	( <sup>5</sup> )	-5.3	+6.1
Fla.....	3,130	148,584	47.47	+2	+5	-3.0	+13.1
Ga.....	3,065	126,978	41.43	+5	+4	+5.1	+21.2
Hawaii.....	108	4,465	41.53	0	+3.0	-5.3	-2.4
Idaho.....	187	11,217	59.96	+3	+3.1	-5.6	+2.9
Ill.....	3,839	190,706	49.69	-4	-3	-5.9	-6.4
Ind.....	1,085	68,615	40.72	-3	-8	-2.7	+2.1
Iowa.....	1,324	89,227	67.39	+1	( <sup>5</sup> )	+2.4	+16.3
Kans.....	595	37,782	63.50	+2	+1.0	-4.0	+8.3
Ky.....	2,457	91,155	37.10	-2	-2	-3.0	+14.7
La.....	1,952	92,169	47.22	-1	+3	+3.5	+8.1
Maine.....	567	26,601	46.92	-9	-6	-4.9	-2.6
Md.....	469	23,623	50.37	0	-7	-1.1	+9.6
Mass.....	1,721	142,476	82.79	+5	+7	+5.5	+14.1
Mich.....	1,829	108,403	59.27	-5	-2	-2.5	+7.8
Minn.....	1,151	66,974	58.19	+3	-1.4	-1.2	-8.2
Miss.....	2,941	91,214	31.01	-2	+2	+4.7	+26.2
Mo. <sup>2</sup> .....	3,479	173,950	50.00	( <sup>5</sup> )	( <sup>5</sup> )	+16.9	+16.9
Mont.....	523	33,861	64.74	0	+5	-9	+12.8
Nebr.....	705	45,114	63.99	-1	-1	-7.2	-5.7
Nev.....	47	2,293	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )
N. H.....	294	14,789	50.30	+1.4	+2	-3.3	-1.0
N. J.....	823	53,276	64.73	-7	-1	+3.7	+12.1
N. Mex.....	422	18,022	42.71	+5	+1.5	-13.7	+3
N. Y.....	4,071	277,934	68.27	-7	-6	+1	+5.5
N. C.....	4,482	174,822	39.01	+7	+1.0	+9	+14.8
N. Dak.....	114	6,159	54.03	-9	+8	+2.7	+3.3
Ohio.....	3,658	188,302	51.48	-1	-2	-2.2	+2.7
Okla.....	2,385	180,974	75.85	-9	-9	-7.7	+36.6
Oreg.....	362	25,817	71.32	0	-1.2	-6.0	+1.0
Pa. <sup>2</sup> .....	15,819	783,180	49.51	-1	-1	+3.0	+1.4
P. R.....	1,076	8,039	7.47	+1.7	+1.8	+90.1	+90.2
R. I.....	184	11,397	61.94	0	-3	-1.6	+1.0
S. C.....	1,627	59,968	36.86	+4	+4	+1.9	+31.1
S. Dak.....	202	8,686	43.00	0	+3	-3.8	+4.7
Tenn.....	2,920	121,849	41.73	-2	-5	+5.2	+16.0
Tex.....	6,023	259,602	43.10	-1	-1	+2	+16.0
Utah.....	215	13,389	62.27	0	-2	-3.2	+1.0
Vt.....	173	7,726	44.66	+1.8	+1.3	-3.4	( <sup>5</sup> )
V. I.....	44	479	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )
Va.....	1,349	45,601	33.80	-4	-2	-9.0	-7
Wash. <sup>2</sup> .....	812	66,941	82.44	0	-1.8	-2.4	+5.1
W. Va.....	1,157	45,402	39.24	+3	+2	+8.1	+24.1
Wis.....	1,265	73,046	57.74	+2	-2	-5.8	-3
Wyo.....	88	5,368	61.00	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. Figures in italics represent program administered without Federal participation. All data subject to revision.

<sup>2</sup> Data include recipients of payments made without Federal participation and payments to these recipients in California (507 recipients, \$45,399 in payments), in Washington (10 recipients, \$490 in payments), in Missouri (923 recipients, \$46,194 in payments), and in Pennsylvania (8,676 recipients, \$329,359 in payments). State plans for aid to the blind in Missouri and Pennsylvania were approved under the Social Security Act Amendments of 1950.

<sup>3</sup> Decrease of less than 0.05 percent.

<sup>4</sup> States with plans approved by the Social Security Administration. See also footnote 2.

<sup>5</sup> Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

<sup>6</sup> Increase of less than 0.05 percent.

<sup>7</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

Table 12.—Aid to dependent children: Recipients and payments to recipients, by State, February 1953<sup>1</sup>

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients		Payments to recipients			Percentage change from—			
		Total <sup>2</sup>	Children	Total amount	Average per—		January 1953 in—		February 1952 in—	
					Family	Recipient	Number of families	Amount	Number of families	Amount
Total.....	572,449	2,007,964	1,509,091	\$47,107,903	\$82.29	\$23.46	+0.2	( <sup>3</sup> )	-3.6	+4.0
Total, 52 States <sup>4</sup> .....	572,424	2,007,873	1,509,025	47,106,922	82.29	23.46	+2	( <sup>3</sup> )	-3.6	+4.1
Alabama.....	18,312	66,736	51,854	717,381	39.18	10.75	+5	+1.0	+1	+12.1
Alaska.....	837	2,787	2,007	65,544	78.31	23.77	+1.2	+2.5	+15.8	+24.3
Arizona.....	3,654	13,944	10,506	308,755	84.77	22.21	+1.2	+2.1	+4.6	+21.6
Arkansas.....	12,988	45,873	37,412	719,223	55.38	14.72	+1.3	+1.4	-2.9	+46.2
California.....	51,615	164,131	125,061	6,109,463	118.37	37.22	+5	+1.1	-6.5	+3.9
Colorado.....	5,089	18,922	14,373	530,928	104.33	28.06	+1.7	+2.4	-1.9	+3.9
Connecticut.....	4,156	13,684	10,047	481,604	115.88	35.19	-6	-1	-15.4	-8.4
Delaware.....	743	2,686	2,231	64,934	87.39	22.50	+1.1	+2.6	+5.2	+13.8
District of Columbia.....	1,907	7,871	6,151	206,504	103.29	26.24	-6	-2	-6.7	+3.1
Florida.....	18,438	62,596	47,002	981,466	53.17	15.68	-4	-3	+3.1	+21.0
Georgia.....	13,410	46,747	35,627	965,546	72.00	20.65	-3	( <sup>3</sup> )	-37.3	-9.4
Hawaii.....	3,161	11,845	9,279	273,630	86.37	25.05	-2	+9	-2.6	+3
Idaho.....	1,867	6,624	4,875	229,273	121.50	34.61	+2.3	+2.9	-14.3	-7.1
Illinois.....	22,962	82,292	61,287	2,697,727	115.04	31.57	+2	+5	-1.7	+1.4
Indiana.....	7,905	26,940	19,968	605,948	77.04	22.49	-1.3	-7	-7.7	+6.3
Iowa.....	5,089	20,150	15,005	670,640	117.86	33.28	+1.9	+2.7	+7.4	+26.4
Kansas.....	3,905	13,962	10,655	388,218	99.42	27.81	+1.1	+1.6	-9.4	-2.9
Kentucky.....	19,953	71,297	52,960	1,280,537	64.18	17.96	( <sup>3</sup> )	+1	-3.3	+43.1
Louisiana.....	21,086	78,529	58,866	1,336,594	63.30	17.02	-8	-1.1	-3.4	+1.6
Maine.....	4,228	14,839	10,740	348,811	82.50	23.51	-1	( <sup>3</sup> )	-3.2	+3.9
Maryland.....	5,356	20,933	16,067	496,460	93.07	23.81	+5	+8	+4.5	+14.7
Massachusetts.....	12,518	41,156	30,379	1,442,431	115.23	35.05	+3	+6	-4.9	-6.1
Michigan.....	23,712	77,261	55,152	2,372,844	100.07	30.71	-1.3	-1.5	-4.7	-1.4
Minnesota.....	7,273	24,714	18,895	732,195	100.67	29.08	+1	-1.8	-6.9	-5.8
Mississippi.....	10,761	40,584	31,383	294,110	27.33	7.25	+2.3	+3.3	+4.7	+3.6
Missouri.....	20,801	70,736	52,301	1,255,146	60.34	17.74	-9	-9	-7.1	+7.5
Montana.....	2,271	5,966	4,019	233,513	102.82	29.12	+7	+1.9	-4.3	+13.9
Nebraska.....	2,530	8,759	6,483	232,650	91.96	26.56	+6	+1.2	-11.3	-8.7
Nevada.....	85	91	68	991	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
New Hampshire.....	1,308	4,600	3,395	147,452	112.73	32.05	+1.2	+1.7	-9.5	-2.4
New Jersey.....	4,938	16,716	12,708	539,150	109.18	32.25	-3	-3	-4.1	+4.0
New Mexico.....	5,128	18,339	14,033	346,437	67.66	18.89	+1.4	+1.5	-3.4	+26.2
New York.....	47,543	165,033	119,144	5,591,178	117.60	33.86	-1.1	-1.6	-10.6	-7.1
North Carolina.....	17,211	63,643	48,513	971,463	56.44	15.26	+2.9	+3.0	+1.6	+22.4
North Dakota.....	1,546	5,538	4,219	169,428	109.59	30.59	+1.3	+4.7	-6.5	+7.2
Ohio.....	12,815	47,580	35,945	1,044,747	81.53	21.96	( <sup>3</sup> )	+6	-5.6	+6.2
Oklahoma.....	17,656	59,202	45,117	1,657,071	93.85	27.90	-1.1	-7.1	-13.2	+13.5
Oregon.....	3,202	11,059	8,328	377,825	118.00	34.16	+1.4	+1.3	-6.1	+5.6
Pennsylvania.....	27,247	101,638	76,635	2,683,994	98.51	26.41	-1.0	-9	-17.2	-7.5
Puerto Rico.....	32,046	100,235	76,670	309,184	9.65	3.05	+4	+1.4	+78.8	+87.7
Rhode Island.....	3,193	10,749	7,818	328,573	102.90	30.57	+5	+1.1	-4.9	+1.4
South Carolina.....	6,524	24,738	19,215	296,562	45.00	11.87	+1.4	+1.2	+3	-5.5
South Dakota.....	2,605	8,782	6,647	214,172	80.36	24.39	+8	+1.7	+1.8	+16.5
Tennessee.....	19,953	72,380	54,414	966,058	49.42	13.62	+2	+3	-3.7	-1.2
Texas.....	16,553	64,537	48,229	1,091,731	65.95	16.92	+2.6	+2.5	+2.0	+36.3
Utah.....	2,822	9,878	7,302	318,142	112.74	32.21	+1.4	+2.2	-4.4	-1.5
Vermont.....	1,014	3,536	2,697	73,245	72.23	20.71	+1.2	+1.8	-5	+34.9
Virgin Islands.....	228	736	633	3,902	17.11	5.30	-9	-2.1	-1.7	+5.6
Virginia.....	7,403	28,114	21,513	466,425	63.00	16.59	+9	+1.2	-4.8	+14.9
Washington.....	8,636	29,171	21,315	1,074,979	124.48	36.85	+1.7	+2.8	-5.9	+13.1
West Virginia.....	17,461	64,528	50,306	1,450,042	83.04	22.47	+6	+5	+3.5	+41.9
Wisconsin.....	8,066	27,492	20,262	967,502	119.95	35.19	+9	+1.8	-4.4	+9
Wyoming.....	519	1,862	1,397	56,165	108.22	30.16	+2.6	+1.8	-8.6	-2.3

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. Figures in italics represent program administered without Federal participation. All data subject to revision.

<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>3</sup> Increase of less than 0.05 percent.

<sup>4</sup> States with plans approved by the Social Security Administration.

<sup>5</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>6</sup> Decrease of less than 0.05 percent.

<sup>7</sup> In addition to these payments from aid to dependent children funds, supplemental payments of \$101,509 from general assistance funds were made to 3,009 families in Missouri, and \$91,028 to 2,710 families in Ohio.

<sup>8</sup> Average payment not computed on base of less than 50 families; percentage change, on less than 100 families.

**Table 13.—Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, February 1953<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	January 1953 in—		February 1952 in—	
				Number	Amount	Number	Amount
Total	165,463	\$8,024,447	\$48.50	+1.0	+0.8	+25.6	+31.6
Ala	8,844	244,972	27.70	-1	+4	+3.8	+28.9
Ark	540	16,828	31.16	+7.8	+7.3		
Calif	3,848	212,930	55.34	+9	+1.5	+6.3	+14.6
Colo	131	6,954	53.08	-8	-4	+1.6	+25.6
Del	1,412	86,554	61.30	-9	-7	+11.4	+26.2
D. C.	2,881	113,109	39.26	+23.0	+23.0		
Ga	1,184	55,731	47.07	+9	+5	+3.9	+4.8
Hawaii	804	45,548	56.65	-7	-8	+1.8	+10.4
Idaho	3,901	168,298	43.14	+3.6	+2.9	+54.1	+53.6
Ill	2,953	166,208	56.28	+5	+1.1	+12.6	+24.1
Iowa	14,284	590,979	41.37	-7	-7	-1.6	+3.8
Kans	3,209	162,374	50.60	+3.0	+3.7	+24.2	+32.4
La	7,300	444,317	60.87	+2.6	+3.2	+89.8	+92.0
Md	1,341	88,922	66.31	+1.0	+2.5	+22.1	+34.1
Mass	1,286	27,118	21.09	+5.2	+8.1	+64.5	+75.4
Mich	12,492	647,268	51.81	( <sup>2</sup> )	+1	+16.3	+30.2
Miss	1,216	76,275	62.73	+1.2	+7	+12.8	+27.5
Mo	74	4,150	56.08	( <sup>2</sup> )	( <sup>2</sup> )		
Mont	1,987	139,497	70.20	+1.9	+1.7	+59.3	+88.8
N. H.	1,960	72,582	37.03	-2.0	-2.3	-2.0	-8.1
N. J.	30,634	1,978,655	64.59	-4	-4	+5.3	+10.9
N. Y.	6,503	230,863	35.02	+2.4	+2.6	+51.4	+94.6
N. C.	742	48,918	65.93	+4	+6.2	+20.7	+30.1
N. Dak	5,990	296,102	49.43	+5	+1	+30.0	+44.6
Ohio	3,883	267,671	68.99	+1.8	+1.5	+89.8	+348.2
Okl	2,089	154,919	74.16	+1.7	+1.3	+21.0	+31.8
Oreg	9,978	470,398	47.14	+1.2	-2.1	+5.1	+11.4
Pa	10,506	88,788	8.45	+6	+8	+193.5	+170.3
P. R.	413	24,760	59.95	+2.7	+2.1	+108.6	+93.3
R. I.	5,661	177,618	31.38	+1.4	+1.2	+44.2	+42.4
S. C.	320	14,701	45.94	+3.2	+4.3	+100.0	+127.2
S. Dak	1,522	94,437	62.05	-5	( <sup>2</sup> )	-2.3	+6.0
Tenn	229	10,053	43.90	-9	-9	+19.9	+27.4
Tex	22	253	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Va	3,488	125,227	35.90	+1.0	+1.0	+19.5	+27.6
Wash	5,537	397,809	71.86	+2	+4	+3.3	+21.4
W. Va	4,608	176,689	37.61	+3.4	+3.0	+130.4	+165.6
Wis	1,056	68,709	65.07	+7	+1.1	+18.5	+19.2
Wyo	455	26,973	59.28	+2	+9	-5.8	+5.3

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Increase of less than 0.05 percent.

<sup>3</sup> Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

**Table 14.—General assistance: Cases and payments to cases, by State, February 1953<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	January 1953 in—		February 1952 in—	
				Number	Amount	Number	Amount
Total, 52 States <sup>2</sup>	287,000	\$13,892,000	\$48.45	-1.2	-2.6	-14.4	-12.3
Ala	126	2,997	23.79	-3.8	-4.6	-1.6	-4.1
Alaska	159	7,102	44.67	-16.3	-12.0	( <sup>3</sup> )	( <sup>3</sup> )
Ariz	1,320	61,204	46.37	-2.1	-2.6	+24.3	+43.9
Ark	2,152	29,316	13.62	-1.2	-1.0	-12.8	-9.9
Calif	29,089	1,344,339	46.21	-2.2	-2.2	-9.1	-8.6
Colo	2,140	101,270	47.32	-2.1	-1.5	-4.5	+6.4
Conn	3,912	212,214	54.25	-5	-3.9	-4.6	-1.2
Del	802	37,774	47.10	+3.5	+7.3	-13.0	+1.6
D. C.	702	43,925	62.57	+1.0	+1.9	+5.7	+20.9
Fla	5,200	80,100					
Ga	2,625	46,187	17.60	-4.8	-1.4	-26.5	-27.1
Hawaii	1,759	98,880	56.21	+2.7	+2.4	-5.5	-1.7
Idaho	133	5,535	41.62	-1.5	-2.7	-22.2	-12.7
Ill	24,570	1,435,069	58.41	-2.9	-5.8	-13.9	-13.1
Ind	9,184	291,533	31.74	-1.7	-12.0	-11.2	-7.2
Iowa	4,037	134,161	33.23	+2.3	-1.7	-3.0	-3.9
Kans	1,953	94,750	48.52	+7	+1.2	-13.6	-12.1
Ky	2,843	75,642	26.61	-4.6	-2.5	-3.5	+2.7
La	6,781	265,585	39.17	+1	+4	+10.6	+12.9
Maine	3,366	152,452	45.29	-2.8	-3.4	-8.9	-3.9
Md	2,578	134,135	52.03	-3.0	-3.6	-16.5	-5.4
Mass	13,010	688,890	52.95	-8	-2.2	-23.5	-21.9
Mich	13,958	740,311	53.04	-2.2	-3.7	-42.3	-35.1
Minn	6,563	353,546	53.87	+1.5	+4.7	-4.9	-6.1
Miss	868	11,150	12.85	+1.3	-1.4	-1.6	-1.1
Mo	8,928	304,536	34.11	-2.6	-2.8	-7.4	+4.2
Mont	736	24,262	32.96	+8.4	+8.1	-4.8	-6.9
Nev	310	10,300	33.23	-3.1	-2	+6.9	+3.4
N. H.	1,094	48,129	43.99	+5.9	+4	-25.1	-20.8
N. J.	6,378	433,937	68.04	-1.4	-1.9	-18.3	-9.1
N. Mex	280	6,995	24.98	+10.2	+6.9	-13.6	-7.1
N. Y.	36,166	2,665,131	73.69	-1.6	-2.9	-28.1	-27.2
N. C.	2,045	37,301	18.24	-1.2	-5.9	-16.2	-21.8
N. Dak	636	30,497	47.95	-2.5	+2.7	+1.8	+8.3
Ohio	20,871	919,551	44.06	+7	+1.1	+5	+9.1
Okl	5,700	87,563	( <sup>4</sup> )	( <sup>4</sup> )	+1.5	( <sup>4</sup> )	+1.7
Oreg	5,622	335,497	59.68	-1.0	-2.6	-5.5	-4.5
Pa	17,812	959,277	53.86	-1.2	-4.0	-14.6	-8.6
P. R.	2,373	16,119	6.79	-9.0	-9.1	-12.2	-12.6
R. I.	3,893	243,405	62.52	-4.9	-9.3	-12.9	-10.8
S. C.	2,134	46,845	21.95	-7.7	-12.4	-7.9	+19.2
S. Dak	910	25,400	27.91	+35.0	+26.3	-20.8	-21.3
Tenn	2,781	36,847	13.25	+5.5	+9.4	-4.9	-9.9
Tex	13,600	152,000					
Utah	1,428	83,460	58.45	+2.5	+2.6	+4	+2.8
Vt	1,200	54,000					
V. I.	225	2,317	10.30	+4	-2.2	-5.1	-2.3
Va	1,992	61,227	30.74	+1	+3.0	-18.4	-7.3
Wash	9,416	597,338	63.44	-3.0	-3.6	-4.6	+10.3
W. Va	3,385	105,868	31.28	-1.9	-2.9	-11.9	+5.4
Wis	5,764	353,865	61.39	-4	+2.0	-2.3	+5.8
Wyo	248	12,959	52.25	-8	+5.4	+10.2	+26.6

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving, medical care, hospitalization, and burial only. Excludes Nebraska; data not available. Percentage changes based on data for 52 States.

<sup>3</sup> Percentage change not computed on base of less than 100 cases.

<sup>4</sup> State program only; excludes program administered by local officials.

<sup>5</sup> About 11 percent of this total is estimated.

<sup>6</sup> Partly estimated.

<sup>7</sup> Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

<sup>8</sup> Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

<sup>9</sup> Includes 3,609 cases and payments of \$101,509 representing supplementation of aid to dependent children program.

<sup>10</sup> Includes cases receiving medical care only.

<sup>11</sup> Includes 5,718 cases and payments of \$172,320 representing supplementation of other assistance programs.

<sup>12</sup> Excludes estimated duplication between programs; 1,630 cases were aided by county commissioners and 4,471 cases under program administered by Oklahoma Emergency Relief Board. Average per case and percentage changes in number of cases not computed.

<sup>13</sup> Estimated.

<sup>14</sup> Estimated on basis of reports from a sample of cities and towns.



# Social Security in Review

## Program Operations

**P**UBLIC assistance expenditures and caseloads in March changed relatively little from those in February. Total payments under the four special programs and general assistance amounted to \$202 million; almost \$128 million or 63 percent represented payments to recipients of old-age assistance, and \$47 million or 23 percent went to families receiving aid to dependent children. Payments to recipients of aid to the blind, aid to the disabled, and general assistance accounted for less than 14 percent of all assistance payments.

In March there was a small increase in the number of families receiving aid to dependent children. The program extending aid to permanently and totally disabled individuals continued to grow but at a slower rate than during 1952. Fewer cases received old-age assistance, aid to the blind, and general assistance than in the preceding month. The drop in the general assistance caseload in February and March has been somewhat sharper than in the corresponding months of the previous year.

For the country as a whole, average assistance payments under each of the Federal-State programs were a few cents higher in March than in February. In most States the changes were relatively small, though there were some exceptions. In Maine, for example, the average payment to recipients of old-age assistance rose \$2.20 and the average paid under aid to the blind increased \$2.88 when the maximum on payments was increased from \$50 to \$55. In December 1952 in that State, almost half the recipients of old-age assistance and three-fifths of the blind recipients had been receiving payments at the \$50 maximum

then in effect for the two programs. Presumably most of these cases had unmet need, and their payments were increased when the \$5 increase in the maximums was put into effect.

Assistance payments in recent months to aged and blind recipients in Mississippi have represented 65 percent of their budget deficit, up to maximums on individual payments of \$30 for old-age assistance and \$40 for aid to the blind. In March, when the percent of need met was raised to 75, the average payment for old-age assistance was increased \$2.05 and that for aid to the blind, \$3.01. In the past 6 months—since September 1952—the averages in Mississippi have gone up \$5.77 in old-age assistance and \$7.61 in aid to the blind. These increases represent, on the average, the full amount of the \$5 additional Federal funds available under the 1952 amendments to the Social Security Act, plus a higher expenditure per recipient from State funds.

Payments in Alaska have been gradually increasing. Revised cost figures were adopted in January and are being used in budget computations as the assistance cases are reviewed. The Alaska agency now has mandatory cost figures, applicable in all assistance programs, for food, clothing, personal incidentals, and household supplies.

The average payment under the general assistance program increased 81 cents in March, and total expenditures under that program were slightly higher despite a declining caseload.

ALMOST FIVE AND ONE-THIRD MILLION persons were receiving monthly benefits under the old-age and survivors insurance program at the end of March—an increase of 101,000 from the number of beneficiaries a month

earlier. Their benefits amounted to \$219.6 million.

Old-age insurance benefits showed the greatest numerical increase (63,900) from the February total, while wife's or husband's benefits increased by 17,600 and benefits to children by 9,900. When the benefits are measured as a percentage of the number in current-payment status at the end of February, the increases range from 2.3 percent for old-age and for wife's or husband's benefits to 0.5 percent for parent's benefits.

Monthly benefits were awarded in March to 137,900 individuals, about 13,000 more than in February. During the January-March quarter, almost 371,000 awards were made—50,000 more than in the preceding quarter and a 56-percent increase from the number awarded in January-March 1952. The increase from the first quarter of 1952 occurred chiefly in awards to retired workers and their dependents. Benefit awards to children and to widows or widowers were only slightly higher than in the January-March 1952 quarter, while awards of mother's and of parent's monthly benefits were slightly lower.

Lump-sum death payments awarded in the January-March quarter numbered 127,600—a 4-percent increase from the previous record total established in the first quarter of the preceding year. The average lump-sum amount per worker represented in the awards was \$167.50, an increase of \$30.00 from the average in the first quarter of 1952. The average was only about \$1.00 more, however, than that in the first quarter of 1950, since under the 1950 amendments, for deaths occurring after August 1950, the lump-sum death payment was reduced from six times to three times the primary amount. The slight difference

between the first-quarter averages for 1953 and for 1950 was due to the increases in the primary insurance amount provided by the 1950 and the 1952 amendments.

STATE UNEMPLOYMENT INSURANCE agencies reported an increase in claims activity in March—the result principally of the 10-percent longer workmonth. The number of initial claims rose 6.7 percent from the February total to 787,000; the number of weeks of unemployment claimed, which represent continuing unemployment, rose 1.3 percent to slightly more than 4½ million. These totals were 5.9 percent and 11.5 percent less, however, than those in March 1952.

Offsetting the effect of the longer workmonth were the seasonal improvements that took place in March in a variety of industries. Improved weather conditions permitted greater activity in construction, lumbering, and other outside work, and employment in retail trade, the service industries, and durable-goods manufacturing also expanded. If the comparison between the 2 months is made on an average daily basis, initial claims declined slightly and there was a fairly substantial reduction in the weeks of unemployment claimed.

For the first time since October the number of claimants receiving benefit checks in an average week declined; the average weekly number of 930,000 in March was 2.8 percent less than the average for February. In what was primarily a reflection of the longer workmonth, benefits paid to unemployed workers rose 6.3 percent to \$92.3 million. The average weekly benefit check for total unemployment dropped 13 cents to \$23.24.

## Conference on Aging

Earning opportunities for mature workers is the theme of the University of Michigan Sixth Annual Conference on Aging, to be held in Ann Arbor July 8-10. Methods for creating new job opportunities for older men and women will be studied, with discussion sections devoted to various phases of the question. The Department of Health, Education, and Welfare is among the State and national public and private agencies that are cosponsoring the Conference.

## Selected current statistics

[Corrected to May 7, 1953]

Item	March 1953	February 1953	March 1952	Calendar year	
				1952	1951
<i>Labor Force<sup>1</sup> (in thousands)</i>					
Total civilian.....	63,134	62,712	61,518	62,966	62,884
Employed.....	61,460	60,924	59,714	61,293	61,005
Covered by old-age and survivors insurance <sup>2</sup> .....			44,900	45,900	44,800
Covered by State unemployment insurance <sup>3</sup> .....	37,200	37,000	34,700	35,717	34,858
Unemployed.....	1,674	1,788	1,804	1,673	1,879
<i>Personal Income<sup>4</sup> (in billions; seasonally adjusted at annual rates)</i>					
Total <sup>5</sup> .....	\$282.5	\$280.9	\$258.2	\$268.4	\$254.1
Employees' income <sup>6</sup> .....	194.0	192.7	177.3	181.9	170.1
Proprietors' and rental income.....	53.0	53.3	47.5	52.5	50.6
Personal interest income and dividends.....	21.7	21.5	20.6	21.1	20.4
Public aid <sup>7</sup> .....	2.5	2.5	2.3	2.4	2.3
Social insurance and related payments <sup>8</sup> .....	8.8	8.7	7.6	7.9	7.0
Veterans' subsistence allowances <sup>9</sup> and bonuses.....	.5	.4	1.0	.7	1.2
Miscellaneous income payments <sup>10</sup> .....	2.3	2.1	2.2	2.2	2.5
<i>Old-Age and Survivors Insurance</i>					
Monthly benefits:					
Current-payment status: <sup>11</sup>					
Number (in thousands).....	5,305	5,204	4,512		
Amount (in thousands).....	\$219,585	\$214,436	\$159,332	\$2,228,969	\$1,884,531
Average old-age benefit.....	\$49.94	\$49.74	\$42.10		
Awards (in thousands):					
Number.....	138	125	78	1,053	1,336
Amount.....	\$6,449	\$6,059	\$2,526	\$42,750	\$42,282
<i>Unemployment Insurance<sup>3</sup></i>					
Initial claims (in thousands).....	787	737	836	11,174	10,836
Weeks of unemployment claimed (in thousands).....	4,555	4,497	5,145	54,311	50,393
Weeks compensated (in thousands).....	4,091	3,825	4,674	45,777	41,599
Weekly average beneficiaries (in thousands).....	930	956	1,113	874	797
Benefits paid (in millions) <sup>12</sup> .....	\$92	\$87	\$102	\$998	\$840
Average weekly payment for total unemployment.....	\$23.24	\$23.37	\$22.41	\$22.79	\$21.08
<i>Public Assistance</i>					
Recipients (in thousands):					
Old-age assistance.....	2,611	2,619	2,680		
Aid to dependent children:					
Families.....	574	572	597		
Children.....	1,517	1,509	1,540		
Aid to the blind.....	98	98	97		
Aid to the permanently and totally disabled.....	168	165	135		
General assistance.....	283	287	335		
Average payments:					
Old-age assistance.....	\$48.86	\$48.79	\$44.87		
Aid to dependent children (per family).....	\$2.34	\$2.29	\$2.29		
Aid to the blind.....	\$5.71	\$5.66	\$4.73		
Aid to the permanently and totally disabled.....	\$8.69	\$8.60	\$8.11		
General assistance.....	\$9.87	\$9.45	\$7.34		

<sup>1</sup> Continental United States only. Estimated by the Bureau of the Census, except as noted. Monthly employment figures represent specific week and annual figures, average week (unemployment insurance data represent pay period instead of week).

<sup>2</sup> Estimated by the Bureau of Old-Age and Survivors Insurance; excludes joint coverage under the railroad retirement and old-age and survivors insurance programs. Data for 1953 not available.

<sup>3</sup> Data from the Bureau of Employment Security, Department of Labor.

<sup>4</sup> Data from the Office of Business Economics, Department of Commerce, Continental United States, except for employees' income, which includes pay of Federal civilian and military personnel in all areas.

<sup>5</sup> Beginning January 1952, social insurance contributions from the self-employed excluded from total but not deducted from proprietors' income.

<sup>6</sup> Civilian and military pay in cash and in kind, other labor income (except workmen's compensation), mustering-out pay terminal-leave pay, and Government contributions to allowances for dependents of enlisted personnel. Excludes employee contributions under social insurance and related programs.

<sup>7</sup> Payments to recipients under the 4 special public assistance programs and general assistance.

<sup>8</sup> Includes old-age and survivors insurance benefits; railroad, Federal, State, and local retirement benefits; veterans' pensions and compensation; workmen's compensation; State and railroad unemployment insurance and temporary disability benefits; and unemployment allowances to veterans under the Servicemen's Readjustment Act and the Veterans' Readjustment Assistance Act.

<sup>9</sup> Under the Servicemen's Readjustment Act and under the Veterans' Readjustment Assistance Act.

<sup>10</sup> Includes payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government contribution to nonprofit organizations, business transfer payments, and recoveries under the Employer's Liability Act for railroad workers and seamen.

<sup>11</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit; calendar-year figures represent payments certified.

<sup>12</sup> Monthly amounts, gross; annual amounts adjusted for voided benefit checks and benefit refunds.



# Actuarial Aspects of Financing Old-Age and Survivors Insurance

by ROBERT J. MYERS\*

*Detailed study of the actuarial basis for the insurance program preceded the adoption of the Social Security Act, and the financing provisions have been reexamined before each major revision of the act. The methods of financing the program under the various amendments and some of the most important proposals that have been made are reported in the following pages.*

THE Social Security Act in 1935 established a dual program of protection against old-age dependency—old-age benefits, a contributory social insurance system covering primarily industrial and commercial workers; and old-age assistance, a program administered by the States (but partly financed by the Federal Government) to give financial assistance to aged persons who were in need. Under both programs, the "aged" were defined as persons aged 65 and over.

In theory, a broad national social insurance program should, at least eventually, meet virtually the entire problem of old-age dependency. A public assistance program should be designed primarily to help those already aged when the dual program began, although there may always be some need of assistance for persons with special needs. The social insurance program would have to be applicable to all types of employment rather than merely to industrial and commercial workers. It was believed, when the Social Security Act was adopted, that extension of coverage would be largely an administrative problem that could be solved by subsequent legislation after the system was established and operational experience had developed. Accordingly, at some future date the social insurance program would completely, or almost completely, eliminate the need for old-age assistance.<sup>1</sup>

In 1939 the social insurance system

was broadened to include survivor benefits, and its official name became "old-age and survivors insurance." At the same time the name of the fund was changed from "old-age reserve account" to "old-age and survivors insurance trust fund." In 1950 the law was amended to cover more workers—chiefly self-employed workers (other than farmers and professional workers) and certain domestic servants, certain farm laborers, employees of nonprofit institutions (on an elective basis), and some Government employees. The amendments also raised the benefit level about 80 percent to take into account changes in wage levels and cost of living during the previous decade. In 1952 the program was further amended; the major change was an increase of 10-15 percent in benefit amounts, again to take into account the increases in wage levels above those prevailing when the 1950 amendments were being enacted.

This article deals with the financing aspects of the old-age and survivors insurance program. The actual financial bases of the system are set forth,<sup>2</sup> as well as the most important proposals made for financing the program. Methods of financing and investment procedures are treated separately.

## Why a Fund Develops

Any discussion of the actual operations and the financial basis of the old-age and survivors insurance program should be prefaced by a summary of the reasons for and methods

by which a fund<sup>3</sup> develops under any pension plan or under any type of insurance system.

Under almost any pension system, the cost of the benefits will rise for many years after the program is inaugurated. There are many factors that produce this result, but not all the factors are present in every instance. Among such factors are (a) the increasing proportion of the aged in the population (almost invariably present as a result of continual improvement in mortality at all ages in the past); (b) the greater proportion of younger persons than of older persons covered when the system is established (partly because of the omission of all or some of the current aged, who had already retired); and (c) the basing of benefits to a greater or lesser degree on the length of time that contributions are made (so that benefits in the early years of operation are smaller than those that will be paid ultimately).

If the rising benefit cost is to be met by a level contribution rate, contribution receipts in the early years of operation will exceed benefit disbursements, and thus a fund will be built up; after the early years (or perhaps decades) of operation the reverse situation will occur. If the system is in "actuarial balance," with the level contribution rate properly and precisely determined, interest on the fund developed in the early years will meet the excess of benefit disbursements over contribution income in the later years.

As an alternative to financing a pension plan with a level contribution rate, a schedule providing for a lower rate in the early years and a series of increases thereafter can be used. The

<sup>3</sup> Sometimes the word "reserve" is used to designate the developing fund under a pension plan. From a strictly accurate, technical standpoint, "reserve" should be used only to denote an actuarially calculated amount based on actual and estimated benefit and contribution obligations.

\* Chief Actuary, Social Security Administration.

<sup>1</sup> See Robert J. Myers, "Long-Range Trends in Old-Age Assistance," *Social Security Bulletin*, February 1953.

<sup>2</sup> For data showing the actual operations of the trust fund in each of the calendar years 1940-52, see the *Bulletin*, March 1953, p. 28.



ultimate rate under such a schedule will, of course, have to be higher than the level rate mentioned previously. The size of the fund that develops would depend on the gradation of the contribution schedule. If there were very little gradation (that is, if the initial rates were only slightly below the level rate, and the ultimate rate was attained in a short period and was accordingly very little above the level rate), then the developing fund would be almost as large as under the level-rate basis. At the other extreme, if the contribution schedule started out very low and rose very slowly but ultimately, of course, to a fairly high level, virtually no fund might be developed, and yet the system would be in actuarial balance.

In fact, this situation—in which the contributions are determined, to all intents and purposes, so that they equal the estimated benefit payments in each future year—is actually one form of “pay-as-you-go” financing. The term also applies to a situation that involves no definite benefit commitments but instead the paying of whatever benefits would be possible with the prescribed contribution income, or conversely raising whatever money would be necessary to meet benefit obligations determined in advance.

There are, of course, an infinite number of variations possible in the contribution schedule that, under the assumptions made, would result in a self-supporting system.

As still another alternative, plans can be financed by having higher contribution rates in the early years and lower ones thereafter. This procedure, naturally, produces a larger fund than financing through the use of level rates and is fairly common in financing private pension plans. The accrued liability for service performed before the inception of the plan and the additional cost arising from the fact that the initial group is older than future new entrants can both be financed by amortizing them over a period of years.<sup>4</sup> After this time, the contribution rate would be relatively

low—at the level necessary for new entrants coming in at the younger ages. Furthermore, at such time the system would be fully funded and meet the most rigid definition of actuarial soundness (to be discussed in some detail later). Thus the assets on hand would be sufficient to meet all the benefit obligations that have accrued, even if the system were to be abandoned both as to collection of contributions in the future and crediting of future service.

It may be noted further that if, by reason of the provisions of the plan established, the cost of the benefits does not rise sharply in the future, the resulting fund, even with a level contribution rate, will be much smaller than under a plan that has a sharply rising benefit cost. In fact, if a plan is developed in which the benefit cost (related to payroll) would be the same for every future year, then obviously the corresponding level contribution rate would just meet the benefit disbursements each year, and no fund would develop.

One disadvantage of having an increasing contribution rate is that those who retire in the early years of operation do not pay as high a rate for the benefits they receive as do those who retire in subsequent years. Even with a level contribution rate, those who retire in the early years usually receive far more in benefits than their contributions would have purchased on an actuarial basis, since through one method or another they receive credit for service performed before the inception of the plan, and accordingly only a small portion of their benefit is “purchased” by their contributions. This procedure is customary under both private pension plans and social insurance. Otherwise, if benefits paid are related to contributions made, inadequate benefits would be provided for the first few decades of the operation of the system, and accordingly the program would not really be serving the purpose for which it was established.

Another problem arising with an increasing contribution rate is that ultimately rates must be higher than individual equity would suggest—that is, the young entrant would be able to purchase more protection with his own employee contributions from a

private insurance company than is furnished under the social insurance system. If this situation were to arise, one possible solution would be to lower the ultimate contribution rates and make up the difference by a Government subsidy to the system in the later years of operation. On this basis, there could be a graded contribution rate starting at a low level and not rising beyond the “individual equity” level; at the same time a relatively small fund would be built up. This solution would involve the concept of an ultimate Government contribution or subsidy.

### **Concept of Actuarial Soundness**

In discussions of any type of long-range benefit program, the phrases “actuarial soundness” or “actuarially sound” occur from time to time. Essentially, these terms relate to the ability of the given plan to provide the benefits established. Many different definitions may be given in the absence of any strict legal requirements applicable (as, for instance, in the case of reserve requirements for life insurance and annuity reserves of private insurance companies). When noninsured pension plans are being considered, there tends to be a somewhat broader range of definitions. For Government social insurance plans the range is even broader.

At perhaps one extreme might be a definition that a plan is actuarially sound if the fund on hand is large enough to pay all future benefits for those currently on the roll—in other words, without any allowance for the accrued benefit rights of those not yet retired. At the other extreme might be a plan under which the existing fund was sufficient to pay for all benefit rights accrued to date. This basis would be somewhat difficult to attain for a newly organized plan that assumed considerable liabilities on account of past service. Accordingly, some actuaries define an actuarially sound plan as one “where the employer is well informed as to the future cost potential and arranges for meeting those costs through a trust or insured fund on a scientific, orderly program of funding under which, should the plan terminate at any time, the then pensioners would be secure in their pensions and the

<sup>4</sup>In theory, these liabilities could be paid off in one initial lump sum, but in practice this procedure is not followed, if for no other reason than tax considerations.

then active employees would find an equity in the fund assets reasonably commensurate with their accrued pensions for service from the plan's inception up to the date of termination of plan."<sup>5</sup> This definition permits a long period before all the past-service credits are fully funded.

Other actuaries have a somewhat less stringent definition of an actuarially sound system: "one which sets forth a plan of benefits and the contributions to provide these benefits, so related that the amount of the present and contingent liabilities of the plan as actuarially computed as of any date will at least be balanced by the amount of the present and contingent assets of the plan actuarially computed as of the same date."<sup>6</sup>

How do these concepts of actuarial soundness apply to the old-age and survivors insurance system? According to the first definition, this program is not actuarially sound; according to the second definition, it is. Acceptance of the basis of the first definition, however, does not mean that the converse is true—that the old-age and survivors insurance system is actuarially unsound and therefore by implication is bankrupt and should be liquidated. Rather, the author of the first definition stated that he did not "see any point in rigorously applying actuarial reserve techniques to a broad national system. Such a system transcends 'actuarial soundness' criteria of the usual kind. What purpose would be served if reserve assets in the actuarial amount of \$150 billion were now on hand? They would not be used; the system is not going to terminate, calling on a liquidation of the reserve for benefits."

Finally, the question may be examined as to whether a long-range

social insurance system with "pay-as-you-go" financing (defined to mean that annual receipts and annual disbursements are approximately in balance) could ever be considered actuarially sound. It could not, of course, under the first definition of actuarial soundness. Under the second definition, however, it would be possible that such a program could be actuarially sound if the contribution schedule, rising in the future, would be determined so as to closely approximate the estimated future benefit disbursements year by year.

Regardless of whether the concept of actuarial soundness in its usual meaning can be applied to the old-age and survivors insurance system, there must be thorough actuarial analysis and cost estimates for the program—essential factors in considering and determining the long-range benefit structure of the program.

### *Investment Procedures*

Throughout the entire period of operation of the old-age and survivors insurance program, the method of investing the trust fund has changed relatively little. In general, it may be said that the trust fund, which is under the direction of the Secretary of the Treasury, receives the contribution income and pays out the benefits and administrative expenses. The excess of the income over the outgo is invested in Federal Government bonds, and the interest therefrom further augments the income of the fund.

The investments can be either in special issues or in any other securities of the Federal Government, bought either on the open market or at issue. In the past some regular issues have been bought, both on the open market and when they were offered to the general public. Most of the investments, however, have been in special issues. Before 1940, it was provided that these special issues should bear an interest rate of 3 percent, but subsequently they have carried an interest rate slightly below the average rate on all interest-bearing obligations of the United States. At one time in the past the rate on special issues was as low as 1½ percent, but for issues after June 1951, it was 2¼ percent, and for issues

after February 1953, 2½ percent.

Although there has been considerable opposition to investing the excess income of the system in Government bonds, no positive support has been offered for any other form of investment. All other possibilities have seemed to be objectionable for overwhelming reasons.

One possible investment practice would be to purchase securities of private concerns, either bonds or equity shares. There are several objections to this approach. First, with the large amount of money available, the Government would control a considerable portion of the private industrial economy, which would, in effect, result in "socialism by the backdoor method." Another practical disadvantage would be the need for a far-reaching and deep-searching investment policy that would permit the fund to obtain an adequate rate of interest with reasonable security. Under such a policy the Government would in effect be setting itself up as a rating organization, since the investment procedures would naturally have to be open to full public view. If no preference were shown for different types of securities, but rather investments were made widely and indiscriminately, there would be a serious danger of loss of capital and diminution of investment income.

Another possible procedure would be to invest the funds in social and economic activities such as the construction of housing, dams, hospitals, and the like. This method would be open to some objection on the grounds mentioned previously—Government entry into private fields of activity. Even more serious is the argument that any use of public funds for such purposes should be under the control of the elected representatives of the people (Congress) rather than indirectly by having a social insurance organization making decisions as to what is best for the country. Investment of the funds in either public or private securities of foreign countries would, of course, be impractical and undesirable.

### *Criticism of the Trust Fund's Validity*

The trust fund, which has developed from the excess of income

<sup>5</sup> Dorrance C. Bronson, "Pension Plans—The Concept of Actuarial Soundness," *Proceedings of Panel Meeting, "What is Actuarial Soundness in a Pension Plan,"* sponsored jointly by the American Statistical Association, American Economic Association, American Association of University Teachers of Insurance, and Industrial Relations Research Association, Chicago, Dec. 29, 1952.

<sup>6</sup> George B. Buck, "Actuarial Soundness in Trustee and Governmental Retirement Plans," *ibid.*



over outgo, has been subject to criticism on two entirely different bases; first, as to the actuarial and economic desirability and necessity of having such a fund, and second, as to whether such a fund possesses any validity and significance. Throughout the entire period of the program's operation, there has been active discussion on these matters.

It has been argued that the resulting fund is not valid because the money invested in Government bonds has been spent for other than social security purposes. According to this view, these bonds are mere "scraps of paper" and are worthless, and there will be "double taxation" for social security—first, the old-age and survivors insurance contribution, and second, the tax to redeem the bonds later (or to pay interest on them). This argument has perhaps been the one most frequently used against the trust fund (and its investments), since it appears so simple. Those who disagree with the argument do not thereby necessarily express themselves as being in favor of large reserves.

The bonds held by the trust fund are just as valid as United States Government bonds held by insurance companies, banks, and other private investors. There is no basis for the "double taxation for social security" argument, since the taxes for the redemption of the bonds in the trust fund (or for paying interest on them) would have to be collected no matter who held the bonds. Furthermore, it is quite likely that there will never be any necessity for calling for redemption a large portion of the fund.

The validity of the trust fund would be open to serious question in one situation—if there were no public debt and the fund were given interest-bearing obligations while the moneys were held idle in the general treasury. Under present circumstances this situation is not likely to occur, at least in the near future.

An able and clear discussion of the fallacies in the argument that the trust fund is not valid was given by M. A. Linton, Chairman of the Board of the Provident Mutual Life Insurance Company and a member of the 1937 and 1947 Advisory Councils on Social Security, in a paper given be-

fore the Thirteenth International Congress of Actuaries, in June 1951, when he stated:

Consider first the situation when the Government is compelled to borrow as in time of war. It is then clear that the borrowing of excess Social Security income is as desirable as borrowing from any other source; and more desirable than borrowing from the commercial banks which involves a corresponding inflationary increase in bank deposits. The bonds in the hands of the trustees of the Trust Fund are on a par with the Government bonds bought, for example, by the life insurance companies. No one has as yet seriously contended that their bonds are not valid because the money has been spent by the Government.

In times when the Government does not have to borrow, then the proper use of the borrowed Social Security funds is to reduce publicly held Government debt. This in effect transfers such publicly held debt to the Trust Fund. This occurred during years following the war when the Federal budget was in balance. The bonds in the Trust Fund thus acquired are as valid as any other Government bonds and cannot be said to have come into being in a way to damage the economy.

Perhaps the clearest way to show the error in the [double taxation] charge is to consider a concrete example. Suppose the Trust Fund consists of \$10,000 million of Government bonds bearing an average interest rate of 2%. The annual interest charge is therefore \$200 million. To provide this interest, \$200 million of taxes must be levied on general taxpayers. Had the \$10,000 million of bonds been in the hands of the public, the \$200 million would have been paid to public holders. But since the bonds are in the trust fund the \$200 million are paid to the Fund thereby relieving the Social Security system of levying \$200 million of payroll or other taxes.

Therefore the dollars of taxes raised to pay the interest on the bonds in the Trust Fund are 'double duty' dollars, serving two purposes. First, they pay interest that would have to be paid in any event, whoever held the bonds, and second, they relieve Social Security or other taxpayers of an equal burden. A similar statement can be made about taxes raised to meet principal payments on the Trust Fund bonds. Thus it becomes clear

that the double taxation argument is not valid.

### **Need for Trust Fund**

Under any social insurance system, it would seem that for practical administrative and legislative purposes there should be at least a small contingency reserve. Although opinions vary somewhat, it is rather generally believed that such a contingency fund should be equal to the benefit payments for at least 1 year. A fund of this type is obviously necessary for administrative reasons—to have a working balance on hand and to meet any fluctuations in contribution income due to cyclical changes in the economic situation.

There is, however, considerable difference of opinion as to whether a large trust fund should be established for a social security program. Any arguments in favor of a large fund must necessarily be predicated on the assumption that economic conditions will be relatively stable. Obviously, from the standpoint of the social insurance system, there would be no point in building up large reserves if they were subsequently to decline in value as a result of inflation. Even under the premise of stable economic conditions, however, there is still considerable difference of opinion.

Two major arguments have been advanced in favor of a large fund. First, such a fund is said to be necessary in order to have "honest accounting," so that both the assets and the liabilities of the system will be fully recognized, and therefore any changes proposed that would be too extravagant can be avoided. Second, this financing method serves to distribute the cost of the program more equitably between present and future generations, since it involves the levying of a higher contribution rate in the early years than is needed for the current benefit disbursements. Interest on such a fund will help to meet the heavy load of benefit payments in the future when the system becomes mature. Accordingly, at that time, a lower contribution rate can be levied than would otherwise be possible if no fund were built up.

There are several major arguments against the accumulation of reserves. First, the existence of a large fund



might be widely misunderstood by the general public, who might feel that the fund represents a "surplus" that can be used to pay benefits on a scale that eventually would prove too costly. In actuality, a large fund, whether in a social insurance system or in a private insurance organization, does not necessarily mean that there is a surplus, or excess of assets over actuarial and other liabilities. Second, the existence of a large fund with considerable excess of income over outgo might encourage unwise Government spending because of the ready availability of the money. Third, the withdrawal of money from the national economy through payroll taxation, and its investment in Government bonds, might have deflationary effects, which at some stages of the business cycle might be desirable but at other times could prove rather serious in bringing on, or prolonging, a depression. Fourth, a large accumulation of funds means that the current generation, in effect, contributes a substantial share of the cost of benefits for those who retire in the early years. Such contributions, made in the form of payroll taxes, might be more regressive than general revenues.

In any event, whether a large fund or only a contingency fund is favored, the financing basis to be adopted is secondary; primary consideration must be given to the benefit and coverage structure. Certainly, the financing method should not serve as a "straitjacket" on the benefit and coverage provisions. Much of the fund "problem" can be mitigated if benefit and coverage provisions are adopted that bring the program as near maturity as possible—if, in other words, from its inception (or later modification) the system pays benefits to as large a group as would have been on the rolls if the system had been in effect for many years.

#### *Actuarial Basis of the 1935 Act*

In 1935 the Committee on Economic Security, appointed by the President in 1934, had recommended what was, in effect, a contingency fund (amounting ultimately to about \$15 billion). This fund would be developed under a graded tax schedule, providing for a rise from a combined

rate of 1 percent of payroll for the first 5 years to an ultimate rate of 5 percent after 20 years (the contribution to be shared equally by employers and employees). Eventually a Federal subsidy would be introduced when the outgo from the fund would otherwise have exceeded income. It was estimated that the Federal contribution would ultimately be about two-thirds as large as the total tax collections from employers and employees.

The legislation enacted, however, did not provide for any Federal contribution. The cost estimates indicated that the system would be self-supporting from the contributions of employers and employees—partly because the benefit structure differed from that in the original recommendations and partly because of the use of a more steeply graded tax schedule. Under the schedule adopted, the combined rate of 2 percent in effect for the first 3 years of operation was to rise to an ultimate rate of 6 percent within 12 years. The system would be self-supporting, according to the estimates, since for the first 30 years the contribution income would exceed benefit outgo and a substantial fund would be built up (amounting eventually to \$47 billion); in the later years, when benefit payments would exceed contribution income, the difference would be made up from interest on the fund.

#### *Actuarial Basis of the 1939 Act*

In 1937 an advisory council was established by Congress and the Social Security Board to study the old-age benefit system. To finance the program the council recommended the development of only a small contingency fund with eventual Government contributions. It also recommended that more in benefits be paid out in the early years than under the existing program and less later; if the contribution rates were unaltered, the result would be smaller fund accumulations and requirements.

The legislation enacted in 1939 changed the basis of financing to what was believed by some to be a pay-as-you-go basis or, more properly, a "contingency-fund" basis. The shift to this approach was not specifically stated in the law, however, and it

is not clear that actual experience has followed this pattern. The law provided that there should be a report whenever the trust fund was estimated to exceed three times the highest annual expenditures expected during the next 5 years, or conversely whenever the fund was unduly small. This "three times" rule gave support to the view that the system was on a contingency-fund basis.

The "three times" ratio was exceeded almost from the very beginning. Perhaps for this reason, among others, legislation was enacted at various times during the 1940's, "freezing" the contributions at a combined rate of 2 percent until 1950, when they were allowed to rise to 3 percent.

The 1939 amendments made no specific provision for any Federal contribution to the trust fund, despite the fact that a contingency-fund approach had apparently been adopted. The 1943 legislation "freezing" the 2-percent tax rate did include, however, a provision authorizing appropriations to the trust fund from general revenues in the amounts necessary to finance the benefit payments. No appropriations have been made or requested under this provision, probably because the trust fund grew rapidly and none seemed to be required.

The original actuarial cost estimates for the 1939 act indicated that the system would not be self-supporting and that eventually a Federal contribution would be necessary. With the rapid increase in wages during World War II, the cost of the system in relation to payroll decreased.<sup>7</sup> As a result, cost estimates made after the war indicated that, according to the tax schedule in the law, the system was then probably on a self-supporting basis. Presumably the tax schedule might be modified in the future by Congress if the trust fund should become so large that it would be in conflict with what was apparently the

<sup>7</sup> Because of the "weighted" benefit formula, beneficiaries with higher wages receive relatively lower benefits in relation to their wage. Accordingly, as wages rise, the average benefit as a proportion of the average wage becomes lower, and therefore the cost of the program relative to payroll decreases.

financing philosophy of the 1939 legislation.

### **Actuarial Basis of the 1950 Act**

Another Advisory Council on Social Security was established by Congress in 1947 to consider necessary changes in the program. Although primary consideration was given to benefit and coverage changes, the financing problem was also given serious study. It was recommended that the combined tax rate should be increased immediately to 3 percent and that a further increase to 4 percent should be made only when the fund began to show an excess of outgo over income. Eventually, when outgo again would exceed income, a Federal contribution, sufficient in amount to maintain the fund at its size at that time, would be introduced. The Federal contribution was never, however, to be more than half as large as the total contributions from employers, employees, and the self-employed or, in other words, never more than roughly one-third of the disbursements. Accordingly, when this situation would otherwise occur, the contribution rate for employers, employees, and the self-employed should be raised.

In the legislation enacted in 1950, this recommendation of the Advisory Council was not followed; instead Congress expressed its intention that the system should be completely self-supporting, without Federal subsidy. In accordance with this view, the provision for a potential Government contribution, which had been incorporated in the 1943 law, was eliminated. A new graded tax schedule was adopted; from a combined employer-employee rate of 3 percent in 1950-53, the rate was to rise to 6½ percent by 1970.<sup>8</sup>

This tax schedule would, as closely as could be estimated at the time, place the system on a self-supporting basis, with the ultimate size of the trust fund about \$100 billion, according to the intermediate-cost esti-

mate.<sup>9</sup> When benefit outgo exceeds contribution income, the difference is to be made up by interest on the fund. Accordingly, it may be seen that the financing basis of the program had essentially completed a full circle and was back at the same point as when the 1935 act was passed. On the basis of past experience, however, it should be realized that Congress may at any time change the financing basis.

### **Actuarial Basis of the 1952 Act**

The tax schedule in the 1950 act was left unchanged by the 1952 amendments, despite the liberalizations in benefits. No change was necessary because, according to the cost estimates, the estimated cost<sup>10</sup> in relation to payroll was not materially changed.

The cost estimates for the 1952 act prepared at the time of its consideration by Congress used the same methodology and assumptions employed in making those for the 1950 act with two exceptions. An interest rate of 2¼ percent instead of 2 percent was used (since interest rates had risen significantly), and the assumptions as to average earnings were about 20 percent higher (corresponding to the 1951 experience, while the previous estimates had been based on 1947 experience). Both of these changes, but especially the latter, result in relatively lower costs (as a proportion of covered payroll). The weighted nature of the benefit formula is such that, as earnings rise, the benefits represent a relatively lower proportion of credited earnings. The reductions in cost were thus utilized to meet the increased cost of the benefit liberalizations.

<sup>9</sup> See "Actuarial Cost Estimates for the Old-Age and Survivors Insurance System as Modified by the Social Security Act Amendments of 1950," prepared for the use of the Committee on Ways and Means by Robert J. Myers, Actuary to the Committee, July 27, 1950.

<sup>10</sup> See "Actuarial Cost Estimates for the Old-Age and Survivors Insurance System as Modified by the Social Security Act Amendments of 1952," prepared for the use of the Committee on Ways and Means by Robert J. Myers, Actuary to the Committee, July 21, 1952.

Accordingly, the financing basis currently in effect is the same as it was under the 1950 act—that is, the system is intended to be completely self-supporting from worker and employer contributions. The ultimate result will be a large interest-earning fund, amounting to slightly more than \$100 billion according to the intermediate-cost estimate. (The trust fund was \$17.4 billion as of the end of 1952.) For 1953, estimated income will be about \$4.3 billion (\$3.9 billion in contributions and \$0.4 billion in interest), and outgo will amount to \$3.1 billion (\$3.0 billion in benefits and \$0.1 billion in administrative expenses), leaving a net income of \$1.2 billion. For 1954, contribution income will be considerably increased (to about \$5.1 billion) because the combined employer-employee rate is scheduled to rise from the present 3 percent to 4 percent; benefit disbursements will rise somewhat (to about \$3.4 billion). As a result, the net income to the fund in 1954 will be roughly \$2.1 billion.<sup>10a</sup>

### **Relationship With Railroad Retirement System**

An important element affecting the financing of the old-age and survivors insurance system arose through amendments made to the Railroad Retirement Act in 1951.<sup>11</sup> The law provides for a coordination of railroad compensation and covered earnings under old-age and survivors insurance in determining not only survivor benefits but also retirement benefits for persons with less than 10 years of railroad service. All future survivor and retirement benefits involving less than 10 years of railroad

<sup>10a</sup> On May 20, 1953, President Eisenhower recommended to Congress that the increase in the contribution rate from 1½ percent to 2 percent, scheduled to go into effect in 1954, should be postponed for 1 year. If this deferment were made, the net income to the fund for 1954 would be about \$900 million.

<sup>11</sup> See Robert J. Myers and Wilbur J. Cohen, "Railroad Retirement Act Amendments of 1951: Benefit Provisions and Legislative History," *Social Security Bulletin*, February 1952; and Robert J. Myers, "Railroad Retirement Act Amendments of 1951: Financial and Actuarial Aspects," *Social Security Bulletin*, March 1952.



service are to be paid by the old-age and survivors insurance system.

The financial interchange provisions are designed to place the old-age and survivors insurance trust fund in the same financial position it would have held if there never had been a separate railroad retirement program. It is estimated by the Social Security Administration that the net effect of these provisions will be a relatively small net gain to the old-age and survivors insurance system, since the reimbursements from the railroad retirement system will be somewhat larger than the net additional benefits paid on the basis of railroad earnings.

The long-range cost estimates currently developed (tables 1 and 2) are for the operation of the trust fund on the basis, as provided in current law, that all railroad employment will be (and always has been) covered employment. The basis of the figures showing the balance in the fund thus corresponds exactly to the procedure that will actually be followed in the future. The contribution income and benefit disbursements shown in the tables are slightly (less than 5 percent) higher than the amounts that will actually be paid directly into the trust fund by contributors and the payments that will actually be made from the trust fund to the individual beneficiaries. This difference occurs because the figures here include both the additional contributions that would have been collected if railroad employment had always been covered and the additional benefits that would have been paid under such circumstances. The balance for these two items is to be accounted for in actual practice by the operation of the financial interchange provisions.

### Future Operation of Trust Fund

Cost estimates on an intermediate basis were prepared as a base for the financing provisions of the 1950 and 1952 acts, because a single set of figures is necessary in developing a tax schedule to make the program self-supporting, according to a reasonable estimate. These intermediate-cost estimates, however, were not

Table 1.—Estimated progress of the old-age and survivors insurance trust fund in selected years, 1960–2000, under high-employment assumptions<sup>1</sup>

[In millions]

Calendar year	Contributions <sup>2</sup>	Benefit payments	Administrative expenses	Interest <sup>3</sup>	Balance at end of year
Actual data <sup>4</sup>					
1950.....	\$2,671	\$961	\$61	\$257	\$13,721
1951.....	3,367	1,885	81	417	15,540
1952.....	3,819	2,194	88	365	17,442
Low-cost estimate					
1960.....	\$6,646	\$5,267	\$101	\$657	\$30,482
1970.....	9,985	7,723	125	1,186	54,082
1980.....	11,176	10,321	151	1,868	85,263
1990.....	12,224	12,584	175	2,345	106,282
2000.....	13,591	13,455	191	2,830	128,585
High-cost estimate					
1960.....	\$6,578	\$6,166	\$134	\$540	\$24,673
1970.....	9,878	8,913	170	741	34,084
1980.....	10,874	11,919	208	915	46,941
1990.....	11,435	14,725	246	557	23,547
2000.....	12,191	16,169	268	( <sup>5</sup> )	( <sup>6</sup> )
Intermediate-cost estimate <sup>7</sup>					
1960.....	\$6,612	\$5,716	\$118	\$598	\$27,578
1970.....	9,932	8,318	148	964	44,633
1980.....	11,025	11,116	180	1,392	63,102
1990.....	11,830	13,656	210	1,451	64,914
2000.....	12,891	14,812	230	1,265	56,412

<sup>1</sup> The provisions for financial interchange with the railroad retirement system affect the data; for an explanation see p. 9.

<sup>2</sup> Employer, employee, and self-employed. The combined employer-employee rate is 3 percent for 1950–53, 4 percent for 1954–59, 5 percent for 1960–64, 6 percent for 1965–69, and 6½ percent for 1970 and after. The self-employed pay three-fourths of these rates.

<sup>3</sup> Figured at 2¼ percent on average balance in fund during year.

<sup>4</sup> Based on *Daily Statement of the Treasury*. For 1950, benefit payments were made under 1939 act for

first 9 months and under 1950 act for last 3 months; for 1952, payments were made under 1950 law for first 9 months and under 1952 law for last 3 months. Contribution income for 1950 collected on coverage and maximum wage base in 1947 law; for later years, on provisions in 1950 law.

<sup>5</sup> Figure inflated because it includes a large part of the interest that accrued in the second half of 1950 and almost all the 1951 interest.

<sup>6</sup> Fund exhausted in 1997.

<sup>7</sup> Based on average dollar costs under the low-cost and high-cost estimates.

intended to represent the "most probable" estimates, since it was believed impossible to develop any such figures. They were, rather, a simple average of the low-cost and high-cost estimates, both based on high-employment assumptions representing close to full employment.

Since the present contribution schedule was established to make old-age and survivors insurance approximately self-supporting, on an intermediate-cost estimate, it could be anticipated that the low-cost estimate should show that the system would be more than self-supporting and that a high-cost estimate would show an eventual deficit. The low-cost estimate made at the time the 1952 legislation was enacted showed a trust fund building up rapidly and becoming very large—almost \$225 bil-

lion in the year 2000, when it would be growing at a rate of \$5½ billion a year. Under the high-cost estimate, the trust fund would grow more slowly, reaching a maximum of roughly \$60 billion in about 30 years and then decreasing until it is exhausted in another 20 years. In actual practice, if the financing basis established in 1950 were followed—that the program should be self-supporting from contributions of employers and workers—the tax schedule or the benefit provisions undoubtedly would be appropriately adjusted at some future date so that neither development would ever eventuate.

Naturally, long-range cost estimates cannot be expected to be precise and unchangeable. As experience develops, these estimates require modification from time to time. Since



**Table 2.—Estimated progress of the old-age and survivors insurance trust fund in selected years, 1960–2000, under low-employment assumptions<sup>1</sup>**

[In millions]

Calendar year	Contributions <sup>2</sup>	Benefit payments	Administrative expenses	Interest <sup>3</sup>	Balance at end of year
Actual data <sup>4</sup>					
1950.....	\$2,671	\$961	\$61	\$257	\$13,721
1951.....	3,367	1,885	81	417	15,540
1952.....	3,819	2,194	88	365	17,442
Low-cost estimate					
1960.....	\$5,627	\$5,241	\$98	\$517	\$23,651
1970.....	8,397	7,452	116	727	33,432
1980.....	9,361	9,696	139	979	44,260
1990.....	10,164	11,517	160	968	43,228
2000.....	11,238	12,369	172	839	37,468
High-cost estimate					
1960.....	\$5,563	\$5,835	\$125	\$431	\$19,397
1970.....	8,334	8,310	158	416	18,847
1980.....	9,138	10,903	193	298	12,537
1990.....	9,519	13,373	227	( <sup>5</sup> )	( <sup>6</sup> )
2000.....	10,082	14,811	246	( <sup>5</sup> )	( <sup>6</sup> )
Intermediate-cost estimate <sup>7</sup>					
1960.....	\$5,595	\$5,537	\$112	\$474	\$21,524
1970.....	8,361	7,881	137	572	26,140
1980.....	9,250	10,294	166	638	28,408
1990.....	9,842	12,443	194	298	12,124
2000.....	10,660	13,588	209	( <sup>5</sup> )	( <sup>6</sup> )

<sup>1</sup> The provisions for financial interchange with the railroad retirement system affect the data; for an explanation see p. 9.

<sup>2</sup> Employer, employee, and self-employed. The combined employer-employee rate is 3 percent for 1950–53, 4 percent for 1954–59, 5 percent for 1960–64, 6 percent for 1965–69, and 6½ percent for 1970 and after. The self-employed pay three-fourths of these rates.

<sup>3</sup> Figured at 2¼ percent on average balance in fund during year.

<sup>4</sup> Based on *Daily Statement of the Treasury*. For 1950, benefit payments were made under 1939 act for

first 9 months and under 1950 act for last 3 months; for 1952, payments were made under 1950 law for first 9 months and under 1952 law for last 3 months. Contribution income for 1950 collected on coverage and maximum wage base in 1947 law; for later years, on provisions in 1950 law.

<sup>5</sup> Figure inflated because it includes a large part of the interest that accrued in the second half of 1950 and almost all the 1951 interest.

<sup>6</sup> Fund exhausted in 1986.

<sup>7</sup> Based on average dollar costs under the low-cost and high-cost estimates.

<sup>8</sup> Fund exhausted in 1995.

the congressional action on the 1952 amendments, new cost estimates have been developed to take into account further actuarial and statistical data available from program operations and from the 1950 Census.<sup>12</sup> Estimates have been made on the assumption of low-employment and high-employment conditions as well as on the basis of low-cost and high-cost factors (tables 1 and 2).

The level-premium costs<sup>13</sup> (as a

percentage of covered payroll) based on 2¼-percent interest for the new estimates are as follows:

Estimate	Level-premium cost based on assumption of—	
	Low employment	High employment
Low-cost.....	6.34	5.69
Intermediate-cost.....	7.28	6.58
High-cost.....	8.37	7.63

The graded contribution schedule in the law is roughly equivalent to 6 percent of payroll. Accordingly, all estimates except that based on the low-cost, high-employment assumptions indicate that the system is not self-supporting. This situation, however, would be considerably altered if a higher interest rate had been used. Currently the interest rate is rising

rapidly. If, for example, a rate of 2¾ percent were assumed, the level-premium cost based on intermediate-cost, high-employment assumptions would be 6.22 percent and the system would be nearly self-supporting.

On the whole, the new estimates indicate a somewhat higher cost than the previous ones. Except in the low-cost, high-employment estimate, the trust fund reaches a maximum and then decreases significantly, rather than leveling off as it would if it were on an exactly self-supporting basis.

The variability of the cost estimates made at different times poses an important question as to the possibility of determining a precise contribution schedule to make the system exactly self-supporting. In general, however, the estimates clearly indicate that there will be rising costs for many years and at the same time show the general magnitude of the trend at alternate levels.

### Effect of Maturity on Financing

It is clear that the financing problems of any system providing old-age benefits are simplified when the program becomes mature. There are really two stages of maturity. The first occurs when all persons over age 65 have had an opportunity to be in covered employment during their entire working lifetime (or else, through some means, are given prior-service credit). The second stage occurs necessarily much later—when the aged population of the country ceases to represent an increasing proportion of the total population.

The first stage of maturity can, by various means, be attained or approached currently. Under old-age and survivors insurance, for example, all the uninsured aged could be "blanketed in" so that they would receive at least the minimum benefit. Under such a proposal, this type of maturity would be partly attained immediately but would not be fully attained until some years hence, when all individuals had had an opportunity to obtain more than the minimum benefit. The second type of maturity, of course, cannot be reached for many decades. Even with a blanketing-in of the current aged, benefit outgo relative to payroll will

(Continued on page 26)

<sup>12</sup> For the estimates and a general description of their underlying assumptions see the *Thirteenth Annual Report of the Board of Trustees of the Federal Old-Age and Survivors Insurance Trust Fund*; they will be given in more detail in a forthcoming study by the Division of the Actuary.

<sup>13</sup> For benefit payments after 1952; takes into account the trust fund at the beginning of the period and future administrative expenses.

# Old-Age and Survivors Insurance Beneficiaries: Income in 1951

by MARGARET L. STECKER\*

*Old-age and survivors insurance benefits are an important part of beneficiary income, as the following article shows. The data were collected in the national survey of beneficiaries' resources, conducted by the Bureau of Old-Age and Survivors Insurance at the end of 1951. The first report on the survey appeared in the Bulletin for August 1952; an analysis of the beneficiaries' assets, liabilities, and net worth will appear in an early issue.*

OLD-age and survivors insurance benefits are an important item in the family economy of retired workers and the widows of workers covered by the social security program. How much they mean to the beneficiary is clear when it is realized that, in 1951, nearly 2 in 6 nonmarried old-age beneficiaries and more than 2 in 5 aged widows had no money income other than their benefits or had less than \$75 for the year (table 1). More than 1 in 4 couples where both the man and wife were over age 65 and entitled to benefits and practically 1 in 7 of the couples with non-entitled spouse had nothing or less than \$150 in addition to their benefits.

If the beneficiary's independent money retirement income is considered, the importance of old-age and survivors insurance benefits becomes even more apparent. Retirement income includes only receipts from reasonably permanent independent sources that are likely to continue during the lifetime of the recipient, while total money income also includes receipts from independent sources that are probably temporary and supplementary income that makes the recipient dependent. Considerably more than half of the retired workers and of the aged widows of insured workers had no retirement income other than their benefits or had so little it is not worth considering (table 2).

The retirement income and the

total money income of many beneficiaries were the same; all of them received benefits for 12 months, and all their income was independent and reasonably permanent. For most beneficiaries, however, retirement income was less than the total money income. The average retirement income of the men was 27 percent less than their average total money income; that of the women old-age beneficiaries was 38 percent less; and that of the aged widows was 18 percent less.

These are some of the findings of the first national survey<sup>1</sup> of old-age and aged-widow insurance beneficiaries and are based on the final tabu-

<sup>1</sup> For findings from the preliminary data and a description of the survey see the *Bulletin*, August 1952. There is no conflict between the conclusions based on the preliminary figures and those presented here.

Eight surveys of beneficiary resources were made earlier, between 1941 and 1949, in 20 large and middle-sized cities. These surveys included younger widows and survivor children omitted from the 1951 survey. For reports on some of the findings of the earlier surveys, see the *Bulletin* for July and September 1943; March 1944; January, April, May, September, and November 1945; January 1946; August and October 1947; February and September 1948; November 1949; April and May 1950; and January, June, October, and November 1951. See also the *Bulletin* for December 1944 and June 1946 for a comparison of aged insurance beneficiaries with aged assistance recipients and the aged in the general population, and the issues for October 1949, September 1951, and March, July, and August 1952 for studies of old-age assistance recipients in relation to old-age and survivors insurance beneficiaries.

lations of selected data relating to income.<sup>2</sup>

The figures relate to beneficiaries who experienced no benefit suspensions during the year covered by the study.<sup>3</sup> These beneficiaries made up nine-tenths of all those in the sample and accounted for eight-tenths of 1 percent of the total number of old-age and aged-widow beneficiaries who were receiving benefits in December 1950, when the sample was selected.

## Characteristics of Beneficiaries

Of the beneficiaries in the sample who had no benefit suspensions during the year, half or more drew their first benefits in 1948, 1949, or 1950. The reason is partly that more old persons have become entitled each year and partly that many of those who became entitled in the early 1940's have since died. Half of the men and two-thirds of the women old-age beneficiaries whose first benefits were received in 1950 would not have been eligible except for that year's amendments to the Social Security Act, which for a limited period permitted persons aged 65 and over to qualify after 6 quarters of coverage.

At the time the beneficiaries were interviewed (after they had been on the rolls from 1 to 12 years), half

<sup>2</sup> All income data except those for earnings relate to the income of the "beneficiary group"—a man or woman and spouse if married, or an aged widow; earnings data relate only to the individual old-age beneficiary or aged widow.

<sup>3</sup> The "survey year" was a period of 12 consecutive calendar months ended in October, November, or December 1951, or January 1952, depending on the date of the interview. Benefits could have been suspended during the survey year for receipt of wages in covered employment of more than \$50 in a calendar month, receipt of net earnings in covered self-employment of more than \$600 in a calendar year, or as a penalty for violation of certain provisions of the Social Security Act. The 1952 amendments to the act raised to \$75 and \$900, respectively, the amounts beneficiaries could earn in covered employment without giving up their benefits.

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the men were over age 73, half the women old-age beneficiaries were over age 71, and half the aged widows were over age 72. By definition, none could have been under age 66. Thirty-five percent of the men were aged 75 and over, but only 24 percent of the women old-age beneficiaries and 27 percent of the aged widows were that old.

The minimum primary insurance amount on which the benefits of the men and women in the 1951 survey were based was \$20 a month; the maximum was \$68.50.<sup>4</sup> For more than two-fifths of the men but less than a seventh of the women old-age beneficiaries the primary insurance amount was \$50 or more; for two-fifths of the women it was less than \$30. A larger proportion of aged widows than of men old-age beneficiaries received benefits based on a primary insurance amount of \$50 or more. The primary insurance amount is the family benefit of the men and women without entitled spouse; the family benefit of the men with entitled wife is one and a half times the primary insurance amount, and the widow's benefit is three-fourths of the primary insurance amount. In the 1951 survey, the benefits of the entitled couples ranged from \$30 to \$102.80, and those of the aged widows from \$15 to \$51.40.

### Amount and Source of Income

Even with their benefits the total money incomes of most beneficiaries and their wives were modest, judged by contemporary standards. Half the beneficiaries with no spouse had less than \$600-800 in total money income during 1951 (table 3). Comparable median incomes of the married beneficiaries were roughly twice as large. There were some rather large incomes; 3 percent of the married beneficiaries had \$5,000 or more.

The median retirement incomes of the old-age beneficiaries were roughly \$300 less than their median total money incomes; the difference for the aged widows was \$100 (table 4). One in 7 of the nonmarried men and nearly 1 in 4 of the women old-age

<sup>4</sup> The 1952 amendments to the Social Security Act increased most of the benefits in force by \$5 or 12½ percent, whichever was the greater.

Table 1.—Percentage distribution of beneficiary groups<sup>1</sup> by money income other than OASI benefits<sup>2</sup> during survey year

Money income other than benefits	Men old-age beneficiaries				Women old-age beneficiaries			Aged widows
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married <sup>1</sup>	
	All beneficiary groups							
Number of groups.	10,864	4,358	4,059	2,447	2,531	2,058	473	2,528
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
No other income <sup>4</sup> .....	15.0	21.3	12.8	7.2	17.1	19.7	5.9	26.4
Other income.....	85.0	78.7	87.2	92.8	82.9	80.3	94.1	73.6
Less than \$75.....	8.4	10.8	8.5	4.0	11.6	13.1	4.9	16.3
75-149.....	5.2	6.7	5.0	3.0	5.9	6.7	2.3	7.0
150-299.....	9.3	10.8	9.2	6.9	10.6	11.9	5.3	11.6
300-599.....	19.1	22.2	17.7	16.1	20.3	22.3	11.8	17.5
600-899.....	13.4	11.3	14.7	15.0	13.7	14.8	9.3	9.0
900-1,199.....	8.1	5.6	9.8	9.6	5.3	4.8	7.4	4.1
1,200-1,499.....	6.4	3.8	6.9	10.2	3.0	1.8	8.0	2.6
1,500-1,799.....	3.5	1.8	3.9	5.8	2.5	1.7	5.9	1.8
1,800-2,099.....	2.7	1.4	2.7	4.9	2.3	1.0	8.2	.9
2,100-2,399.....	2.0	.9	1.9	3.9	1.4	.7	4.4	.5
2,400-2,699.....	1.6	1.0	1.3	3.3	2.0	.5	8.2	.4
2,700-2,999.....	1.0	.4	.9	2.1	.6	.1	3.0	( <sup>5</sup> )
3,000-4,999.....	2.8	1.4	3.0	5.2	3.0	.7	13.3	.9
5,000 or more.....	1.5	.7	1.7	2.6	.6	.2	1.9	.8
Median.....	\$489	\$300	\$538	\$840	\$371	\$276	\$1,240	\$180
	Beneficiary groups with income other than benefits							
Number of groups.	9,239	3,429	3,540	2,270	2,098	1,653	445	1,860
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than \$75.....	9.9	13.8	9.8	4.3	14.0	16.3	5.2	22.2
75-149.....	6.1	8.5	5.7	3.2	7.1	8.3	2.5	9.6
150-299.....	11.0	13.7	10.6	7.5	12.8	14.8	5.6	15.8
300-599.....	22.5	28.2	20.3	17.3	24.5	27.7	12.6	23.8
600-899.....	15.8	14.4	16.8	16.2	16.6	18.4	9.9	12.2
900-1,199.....	9.5	7.1	11.2	10.4	6.4	6.0	7.9	5.6
1,200-1,499.....	7.5	4.8	7.9	11.0	3.6	2.3	8.5	3.5
1,500-1,799.....	4.1	2.2	4.5	6.3	3.0	2.1	6.3	2.5
1,800-2,099.....	3.1	1.7	3.1	5.3	2.8	1.2	8.8	1.3
2,100-2,399.....	2.3	1.1	2.2	4.2	1.7	.9	4.7	.5
2,400-2,699.....	1.9	1.2	1.5	3.5	2.4	.7	8.8	.3
2,700-2,999.....	1.1	.5	1.1	2.3	.8	.1	3.1	.1
3,000-4,999.....	3.3	1.7	3.4	5.6	3.7	.8	14.2	1.3
5,000 or more.....	1.8	.9	2.0	2.8	.7	.3	2.0	1.0
Median.....	\$609	\$423	\$648	\$933	\$497	\$409	\$1,550	\$221

<sup>1</sup> Includes only beneficiaries with no benefit suspensions during the survey year.

<sup>2</sup> Represents cash receipts from all sources except OASI benefits and nonrecurring lump-sum payments, and the value of bills paid if the amount was known.

<sup>3</sup> Husband not entitled on wife's wage record but may be on his own.

<sup>4</sup> Includes beneficiary groups who reported minus or break-even incomes other than benefits.

<sup>5</sup> Less than one-tenth of 1 percent.

beneficiaries had less than \$300 retirement income for the year. The entitled couples had the largest retirement incomes partly, at least, because of the wife's benefits.

The money incomes that beneficiaries required for current living varied from one part of the country to another, and with size of community, living arrangements, the number of persons dependent on the beneficiary group, and the level of living they had previously maintained. Some beneficiaries who had bank savings or other liquid assets used them to supplement their incomes. Owning their homes and growing some of their food

helped many beneficiaries whose cash resources were limited.<sup>5</sup> Those who lived with relatives in joint households often had smaller current expenses than if they had lived alone. Few beneficiaries had enough resources to meet emergencies or to provide for prolonged and expensive medical care. Some were in debt, but by and large it was difficult for low-income beneficiaries to obtain credit; some just tightened their belts and "got along."

*Retirement income.*—Mr. A, Mrs.

<sup>5</sup> Home ownership and mortgage status will be considered in a later article.



B. and Mrs. C were among the beneficiaries who had no income other than their benefits.

Mr. A, a former sawmill worker who received the minimum old-age benefits of \$20 a month under the 1950 amendments, was satisfied with his situation. He lived in the rural South, where he owned a one-room, unpainted shack with no facilities of any kind. He had a garden and hunted game for his food, and at the age of 68 had no desire to use his time otherwise. He even owned a ramshackle old car (vintage 1937) and had enough life insurance (\$650) to bury him.

Mrs. B, on the other hand, was having a hard time living on her old-age benefits, and, until the monthly amount was converted in 1950 from \$24.95 to \$46.40, she had received old-age assistance. She too lived in the South, where she had worked in a textile mill. After her retirement in 1947, Mrs. B continued to occupy a company house for which the established rent was \$8 a month. She paid only \$4, however, accumulating to the end of 1951 a debt of \$204 on this account. She owed her doctor \$15 and had \$29 in other debts. She had a \$350 life insurance policy and no assets of any kind. Her former employer never asked for additional rent money, and her doctor told her not to worry about his bill. Mrs. B was aged 76 at the end of 1951, her health was not good, and she spent about \$4 a month on medicines. She said she budgeted her income to pay her regularly recurring bills (rent, light, fuel, insurance, and so forth) and used most of the balance for food.

Mrs. C managed quite well on her aged widow's benefits of \$30.20 a month because of her living arrangements. Since her husband's death in 1948, Mrs. C had made her home with a son and daughter-in-law in a middle-sized city in the Midwest. She paid them \$15 a month and did most of the housework. Her son preferred that his mother should contribute nothing to their joint expenses but respected her effort to remain independent. At age 73, Mrs. C had a bank account of \$339, and all her needs were taken care of, including two operations for which her son had paid in the preceding 3

years. She had been employed before her first operation and would have liked a job outside her home, but her age was against her.

In addition to old-age and survivors insurance benefits for all 12 months of the year, retirement income includes, for the same period, employer, union, and veteran's pensions actually received; rents, interest, dividends, and annuities; and income from trust funds and other reasonably permanent independent sources. Less than 3 percent of the beneficiary groups had any income from veterans' pensions, and about the same proportion had annuities and income from trust funds. A few dollars' interest on a savings account was frequently reported. Beneficiaries who had the

largest retirement incomes in addition to their benefits derived them as a rule from investments—rents, dividends, and interest on Government and private securities.

Mrs. D's husband, for example, had made such provision for his wife's future that, when he died in 1950, she had a reasonably permanent independent income of almost \$4,100 a year. Most of this income was derived from assets—bank deposits, industrial stocks, and bonds; her widow's benefits were \$50 a month, and she owned her home free and clear. Mrs. D was 70 years old, and her health was not too good. She lived alone and was able to pay for the services she needed.

Less than a fourth of the men old-

Table 2.—Percentage distribution of beneficiary groups<sup>1</sup> by independent money retirement income other than OASI benefits<sup>2</sup> during survey year

Independent money retirement income other than benefits	Men old-age beneficiaries				Women old-age beneficiaries			Aged widows
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married <sup>3</sup>	
All beneficiary groups								
Number of groups.	10, 864	4, 358	4, 050	2, 447	2, 531	2, 058	473	2, 528
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
No other income <sup>4</sup> .....	45.4	56.4	37.2	39.2	48.4	49.4	44.2	46.8
Other income.....	54.6	43.6	62.8	60.8	51.6	50.6	55.8	53.2
Less than \$75.....	13.4	13.3	14.6	11.5	19.4	19.3	19.9	21.5
75-149.....	3.8	3.6	4.1	3.4	4.8	4.9	4.2	5.5
150-299.....	5.5	4.2	6.6	6.0	6.4	6.2	7.0	6.6
300-599.....	9.3	7.0	11.6	9.5	8.5	8.7	7.2	7.9
600-899.....	7.2	5.5	8.5	8.3	6.2	6.1	7.0	4.0
900-1,199.....	5.1	3.6	5.6	7.3	2.1	2.0	2.7	2.2
1,200-1,499.....	4.2	2.6	4.6	6.8	1.5	1.2	2.7	2.0
1,500-1,799.....	1.6	.9	1.9	2.5	.9	.6	2.3	.9
1,800-2,099.....	.9	.6	1.1	1.1	.4	.3	.8	.6
2,100-2,399.....	.5	.4	.5	.8	.4	.3	.4	.5
2,400-2,999.....	.9	.5	1.1	1.2	.3	.3	.4	.2
3,000 or more.....	2.2	1.3	2.7	2.9	.6	.5	1.1	1.4
Median.....	\$27	0	\$55	\$61	\$7	\$1	\$10	\$4
Beneficiary groups with retirement income other than benefits								
Number of groups.	5, 936	1, 899	2, 550	1, 487	1, 305	1, 041	264	1, 345
Total.....	100.0	100.0	100.0	100.0	100.0	100.1	100.0	100.0
Less than \$75.....	24.5	30.6	23.2	19.0	37.7	38.2	35.6	40.4
75-149.....	6.9	8.3	6.5	5.6	9.3	9.7	7.6	10.4
150-299.....	10.1	9.7	10.5	9.8	12.3	12.3	12.5	12.4
300-599.....	17.0	16.1	18.4	15.7	16.4	17.3	12.9	14.8
600-899.....	13.3	12.6	13.5	13.7	12.1	12.0	12.5	7.5
900-1,199.....	9.4	8.2	8.9	12.0	4.1	3.9	4.9	4.2
1,200-1,499.....	7.6	6.1	7.3	10.4	2.9	2.4	4.9	3.7
1,500-1,799.....	3.0	2.2	3.0	4.1	1.8	1.2	4.2	1.6
1,800-2,099.....	1.7	1.4	1.8	1.9	.8	.6	1.5	1.2
2,100-2,399.....	.9	.8	.8	1.3	.7	.7	.8	.9
2,400-2,999.....	1.6	1.1	1.8	1.9	.6	.6	.8	.4
3,000 or more.....	4.0	3.0	4.2	4.8	1.2	1.1	1.9	2.5
Median.....	\$450	\$303	\$458	\$590	\$187	\$109	\$300	\$140

<sup>1</sup> Includes only beneficiaries with no benefit suspensions during the survey year.

<sup>2</sup> Represents money income received from employer, union, and veterans' pensions; rents, interest, dividends, and annuities; and income from trust

funds and other reasonably permanent independent sources.

<sup>3</sup> Husband not entitled on wife's wage record but may be on his own.

<sup>4</sup> Includes beneficiary groups who reported minus or break-even incomes other than benefits.

age beneficiary groups had any income from employer-sponsored or union pension plans; about an eighth of the women old-age beneficiary groups and about 2 percent of the widows had such income (table 5). These proportions do not indicate the receipt of separate pensions by individual beneficiaries but only the receipt of income from pensions by the beneficiary groups. Among the married women old-age beneficiaries, for example, most of the pension income took the form of benefits paid the

husbands. In a few groups both the beneficiary and spouse had pensions. Most of the widows' pensions were payments on joint and survivor contracts.

Employer and union pensions usually were small, although a few retired top executives received fairly large payments. More than 2 in 5 of the men old-age beneficiary groups and more than half the women old-age beneficiary groups who had incomes from public or private retirement pay plans had less than \$600 a year. The

pension payments reported were the amounts actually received. Private employers not infrequently had reduced the amounts of pension otherwise payable to retired employees by all or part of their primary insurance amounts under the old-age and survivors insurance program. Some employers also deducted contributions for health care, life insurance, and other benefit plans in which a retired employee continued to participate.

Mr. and Mrs. E in 1951 had a money retirement income of more than \$170 a month, made up as follows: Mr. E's old-age insurance benefits, \$65.90 (Mrs. E will not be entitled until 1954); company pension, \$64; and privately purchased annuity, \$41. The couple owned their home without a mortgage and valued it at \$5,000. They had \$2,200 in the bank, and Mr. E's life was insured for \$1,500. No one but themselves was dependent on their income, and they were definitely enjoying life "without having to worry about financial matters." In fact, during the year they had used \$500 of their savings to help a married daughter pay for an expensive illness. The couple lived in a small town in Oklahoma, where Mr. E had been an oil worker. When he reached the company retirement age of 65 in 1950, he had to quit his job, but he has no regrets. He says that "he still has not caught up on his hunting and fishing."

**Temporary income.**—The most significant source of temporary independent income was earnings. There were other sources, of importance to a few beneficiaries, also related to employment—unemployment insurance, workmen's compensation, and accident, sickness, and strike benefits—and miscellaneous oddments of independent income that would be received for a few years but probably not for the lifetime of the beneficiary.

Despite the fact that all the beneficiaries in the sample analyzed in this article were "retired," that is, received their old-age and survivors insurance benefits all 12 months of the year, a fourth of the men, a fifth of the women old-age beneficiaries, and an eighth of the aged widows worked for pay at some time during

**Table 3.—Percentage distribution of beneficiary groups<sup>1</sup> by total money income<sup>2</sup> during survey year**

Total money income	Men old-age beneficiaries				Women old-age beneficiaries			Aged widows
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married <sup>3</sup>	
Number of groups.	10,864	4,358	4,059	2,447	2,531	2,058	473	2,528
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than \$300.....	1.7	3.8	.....	.7	6.6	8.1	.2	4.2
300-599.....	12.3	22.6	3.6	8.1	25.3	30.4	3.2	44.7
600-899.....	21.5	32.8	12.7	16.0	23.6	27.2	7.8	21.8
900-1,199.....	18.4	16.1	22.6	15.7	16.0	17.0	11.8	14.0
1,200-1,499.....	12.4	8.9	16.3	12.4	10.0	8.6	15.6	5.5
1,500-1,799.....	8.8	5.0	12.2	10.1	4.3	2.9	10.6	2.9
1,800-2,099.....	7.6	3.7	10.6	9.4	2.7	1.8	6.6	1.9
2,100-2,399.....	4.5	1.6	7.0	5.6	2.4	1.1	8.0	1.6
2,400-2,699.....	2.8	1.0	3.4	5.0	1.9	.7	7.0	.8
2,700-2,999.....	2.3	1.1	2.5	4.3	1.9	.6	7.6	.5
3,000-4,999.....	5.4	2.3	6.4	9.3	4.5	1.2	18.6	1.2
5,000 or more.....	2.2	1.0	2.7	3.3	.8	.3	3.0	.8
Median.....	\$1,137	\$786	\$1,387	\$1,418	\$830	\$708	\$1,818	\$600

<sup>1</sup> Includes only beneficiaries with no benefit suspensions during the survey year.

<sup>2</sup> Represents cash receipts from all sources, except nonrecurring lump-sum payments, and the value of

bills paid if the amount was known.

<sup>3</sup> Husband not entitled on wife's wage record but may be on his own.

**Table 4.—Percentage distribution of beneficiary groups<sup>1</sup> by total independent money retirement income<sup>2</sup> during survey year**

Independent money retirement income	Men old-age beneficiaries				Women old-age beneficiaries			Aged widows
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married <sup>3</sup>	
Number of groups.	10,864	4,358	4,059	2,447	2,531	2,058	473	2,528
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than \$300.....	8.1	14.7	.1	9.4	23.2	24.9	15.9	8.8
300-599.....	25.5	38.2	11.5	26.2	39.3	42.5	25.4	61.7
600-899.....	23.8	26.4	21.8	24.2	16.0	16.2	15.0	13.4
900-1,199.....	14.6	6.1	27.5	8.3	9.0	6.8	18.8	6.7
1,200-1,499.....	8.6	5.8	11.3	9.1	6.4	5.2	11.8	2.8
1,500-1,799.....	6.4	3.8	8.7	7.4	2.3	1.5	6.7	2.0
1,800-2,099.....	4.9	2.5	6.5	6.6	1.2	1.0	2.3	1.3
2,100-2,399.....	2.6	.8	4.7	2.4	.8	.6	1.5	.8
2,400-2,999.....	2.1	1.0	3.2	2.0	.9	.6	1.9	1.0
3,000 or more.....	3.4	1.8	4.6	4.5	1.0	.9	1.7	1.5
Median.....	\$807	\$581	\$1,054	\$780	\$505	\$498	\$794	\$504

<sup>1</sup> Includes only beneficiaries with no benefit suspensions during the survey year.

<sup>2</sup> Represents 12 months' OASI benefits and money income received from employer, union, and veterans' pensions; rents, interest, dividends, and annuities;

and income from trust funds and other reasonably permanent independent sources.

<sup>3</sup> Husband not entitled on wife's wage record but may be on his own.



the period (table 6). Slightly more than an eighth had earnings in covered employment, and slightly less than an eighth had earnings in non-covered employment; a few had earnings in both covered and noncovered employment.

For the most part, beneficiaries with no benefit suspensions did not earn much, although some in both covered and noncovered employment reported fairly substantial amounts. The proportion of men earning \$600 or more during the year was about the same—a third—in covered as in noncovered employment, but median earnings were considerably higher in covered than in noncovered employment. On the whole the women who worked—both old-age beneficiaries and aged widows—also earned more in covered than in noncovered employment.

Mrs. F enjoyed baby sitting, and in such jobs earned about \$250 in 1951. This amount, added to \$230 interest and dividends on securities she owned and \$52.30 a month in old-age benefits, brought Mrs. F's total money income to \$1,108 for the year—enough for her to live on by herself in modest comfort. She owned her home free and clear in a middle-sized city in the far West and valued it at \$5,000. Her stocks and bonds were worth \$4,245, and she had a \$1,500 life insurance policy. Mrs. F was 74 years old at the end of 1951, in good health, and had been receiving old-age benefits since 1948, when she had quit her job as an institution housekeeper because of her age; she had once been a foreign missionary.

Beneficiaries with the largest earnings were not in the sample analyzed here because such beneficiaries had experienced one or more benefit suspensions in the preceding 12 months. It was not uncommon for workers aged 65 and over who were without earnings for a month or more on account of a strike, sickness, accident, dull season in their trades, and so forth, to pick up their benefits in this interim period although they had no intention at the time of permanently retiring from the labor market. Some of them worked in covered employment the entire year and received no benefits.

Table 5.—Percentage distribution of beneficiary groups<sup>1</sup> by money income from employer and union pensions<sup>2</sup> during survey year

Pension income	Men old-age beneficiaries				Women old-age beneficiaries			Aged widows
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married <sup>3</sup>	
All beneficiary groups								
Number of groups.	10,864	4,358	4,059	2,447	2,531	2,058	473	2,528
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
No pension income.....	78.0	83.5	75.3	72.7	87.8	88.3	85.4	98.0
Pension income.....	22.0	16.5	24.7	27.3	12.2	11.7	14.6	2.0
Less than \$75.....	.5	.5	.6	.8	.4	.4	.1	.1
75-149.....	.8	.6	1.0	.6	.9	.9	.1	.1
150-299.....	2.4	1.9	2.6	3.1	1.7	1.7	1.7	.2
300-599.....	5.7	4.5	6.4	6.7	3.4	3.5	2.7	.5
600-899.....	5.1	3.7	6.1	6.2	3.6	3.6	3.6	.6
900-1,199.....	2.1	1.6	2.3	2.7	.8	.6	1.5	.1
1,200-1,499.....	3.2	2.4	3.2	4.8	.4	.3	2.1	.2
1,500-1,799.....	.8	.6	1.0	.6	.4	.3	.8	.2
1,800-2,099.....	.3	.3	.4	.4	.2	.1	.6	( <sup>4</sup> )
2,100-2,399.....	.1	( <sup>4</sup> )	.2	.2	.1	( <sup>4</sup> )	.2	( <sup>4</sup> )
2,400-2,999.....	.4	.2	.5	.4	( <sup>4</sup> )	.1	.2	( <sup>4</sup> )
3,000 or more.....	.5	.3	.5	.8	.1	.1	.1	.1
Beneficiary groups with pension income								
Number of groups.	2,391	719	1,004	668	310	241	69	50
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	*100.0	*100.0
Less than \$75.....	2.5	2.9	2.3	2.2	2.9	3.7	.....	*4.0
75-149.....	3.5	3.3	3.9	3.0	7.4	7.5	*7.2	*6.0
150-299.....	11.0	11.7	10.4	11.2	13.9	14.5	*11.6	*10.0
300-599.....	25.8	27.0	25.8	24.6	27.4	29.9	*18.8	*24.0
600-899.....	23.4	22.4	24.6	22.6	20.7	31.1	*24.6	*28.0
900-1,199.....	9.7	9.6	9.5	10.0	6.1	5.0	*10.1	*4.0
1,200-1,499.....	14.6	14.3	12.8	17.5	6.1	3.7	*14.5	*8.0
1,500-1,799.....	3.6	3.9	4.2	2.2	3.2	2.5	*5.8	*3.0
1,800-2,099.....	1.5	1.5	1.5	1.5	1.6	.8	*4.3	*2.0
2,100-2,399.....	.7	.3	.9	.7	.6	.4	*1.4	.....
2,400-2,999.....	1.7	1.4	2.2	1.3	.3	.....	*1.4	*2.0
3,000 or more.....	2.2	1.7	2.0	3.0	.6	.8	.....	*4.0
Median.....	\$693	\$600	\$636	\$718	\$582	\$540	\$717	\$800

\* Percentage distribution computed on small base and therefore subject to sampling variation.

<sup>1</sup> Includes only beneficiaries with no benefit suspensions during the survey year.

<sup>2</sup> Represents money income received as retirement pay from public or private employee benefit plans,

railroad retirement benefits, and union pensions financed entirely by members.

<sup>3</sup> Husband not entitled on wife's wage record but may be on his own.

<sup>4</sup> Less than one-tenth of 1 percent.

Most beneficiaries who earned more than \$600 in covered employment in 1951 without benefit suspensions were aged 75 and over and permitted by law to retain their benefits no matter how much they earned. Mr. G, for example, continued to work as a traveling auditor after his entitlement in 1950, when the Social Security Act was changed to permit persons aged 75 and over to earn more than \$50 a month in covered employment and also receive insurance benefits. Mr. G was 77 years old when interviewed in December 1951. He was on the road most of the time, working regularly, and earned an average of \$100 a week throughout the year. The next largest part of his income came from stock divi-

dends and bond and bank interest. All told, Mr. G had about \$4,000 in income from assets. He owned his home, which he shared with two adult relatives, and had \$12,000 worth of life insurance. His benefits were the maximum payable at the time to an old-age beneficiary—\$68.50 a month. If Mr. G stopped working, he would still have a retirement income of \$4,850 a year.

Some of the other beneficiaries, who received benefits all 12 months of the survey year but also earned more than \$600 in employment that was covered in 1951, had this employment in the last few months of 1950 when it was not covered. Still others obtained part or all of their earnings in self-employment, which



Table 6.—Percentage distribution of old-age and aged widow beneficiaries<sup>1</sup> by earnings<sup>2</sup> during survey year

Earnings	Men old-age beneficiaries				Women old-age beneficiaries			Aged widows
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married <sup>1</sup>	
All beneficiaries								
Number of beneficiaries.....	10,864	4,358	4,059	2,447	2,531	2,058	473	2,528
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
No earnings <sup>4</sup> .....	75.5	78.8	76.1	68.5	79.8	78.9	83.9	87.0
Earnings.....	24.5	21.2	20.9	31.5	20.2	21.1	16.1	13.0
Less than \$75.....	3.7	3.8	3.4	3.9	4.1	4.3	3.2	1.6
75-149.....	2.9	3.0	2.4	3.7	2.7	2.9	1.9	1.6
150-299.....	3.9	3.6	3.4	5.6	4.0	4.0	3.8	3.1
300-599.....	5.4	4.8	5.5	6.5	5.3	5.5	4.0	4.3
600-899.....	2.0	1.5	2.0	2.7	1.7	1.7	1.7	.9
900-1,199.....	1.1	.8	1.3	1.3	.7	.8	.2	.4
1,200-1,499.....	.9	.9	.7	1.6	.4	.3	.4	.2
1,500-1,799.....	.8	.5	.9	1.1	.5	.5	.2	.3
1,800-2,099.....	.9	.6	1.2	1.1	.4	.4	.....	.2
2,100-2,399.....	.6	.4	.7	.7	.3	.3	.2	.1
2,400-2,999.....	1.0	.7	1.0	1.7	.1	.1	.2	.1
3,000 or more.....	1.3	.8	1.6	1.6	.2	.2	.2	.2
Beneficiaries with earnings								
Number of beneficiaries <sup>2</sup> .....	2,666	924	972	770	511	435	76	328
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	* 100.0	100.0
Less than \$75.....	15.0	17.7	14.3	12.5	20.4	20.5	* 19.7	12.2
75-149.....	11.8	14.0	9.9	11.7	13.5	13.8	* 11.8	12.5
150-299.....	16.1	16.9	14.1	17.7	19.8	19.1	* 23.7	24.1
300-599.....	22.2	22.5	23.1	20.5	26.0	26.2	* 25.0	32.9
600-899.....	8.0	6.9	8.3	8.7	8.2	7.8	* 10.5	7.3
900-1,199.....	4.5	3.7	5.5	4.2	3.3	3.7	* 1.3	3.4
1,200-1,499.....	3.9	4.1	2.8	4.9	1.8	1.6	* 2.6	1.5
1,500-1,799.....	3.2	2.4	3.7	3.5	2.3	2.5	* 1.3	2.4
1,800-2,099.....	3.8	2.9	4.9	3.5	1.8	2.1	.....	1.2
2,100-2,399.....	2.3	1.9	2.8	2.2	1.4	1.4	* 1.3	.6
2,400-2,999.....	4.2	3.3	4.0	5.4	.6	.5	* 1.3	.6
3,000 or more.....	5.1	3.6	6.6	5.2	1.0	.9	* 1.3	1.2
Median.....	\$396	\$300	\$420	\$400	\$273	\$260	\$250	\$300
Beneficiaries with earnings in covered employment								
Number of beneficiaries <sup>3</sup> .....	1,544	583	557	404	334	279	55	229
Percent of all beneficiaries.....	14.2	13.4	13.7	16.5	13.2	13.6	11.6	9.1
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	* 100.0	100.0
Less than \$75.....	13.2	13.1	12.4	13.1	16.5	16.5	* 16.4	9.6
75-149.....	10.6	13.2	7.9	10.4	13.2	12.9	* 14.5	13.1
150-299.....	16.6	17.3	13.5	19.8	21.0	19.4	* 29.1	22.7
300-599.....	25.9	25.9	26.7	24.8	33.8	33.3	* 36.4	40.2
600-899.....	8.2	8.2	7.7	8.9	6.3	7.2	* 1.8	7.9
900-1,199.....	4.1	3.6	4.5	4.5	3.6	3.9	* 1.8	2.6
1,200-1,499.....	3.7	3.6	3.2	4.5	1.5	1.8	.....	.4
1,500-1,799.....	3.3	2.9	3.8	3.2	1.5	1.8	.....	2.2
1,800-2,099.....	3.4	2.2	5.4	2.5	1.2	1.4	.....	.....
2,100-2,399.....	2.1	1.5	3.2	1.2	.6	.7	.....	.4
2,400-2,999.....	3.6	3.1	3.8	4.0	.3	.4	.....	.9
3,000 or more.....	5.3	4.3	7.9	3.2	.6	.7	.....	.....
Median.....	\$412	\$346	\$480	\$380	\$296	\$300	\$240	\$319
Beneficiaries with earnings in noncovered employment								
Number of beneficiaries <sup>4</sup> .....	1,232	373	454	405	210	187	23	108
Percent of all beneficiaries.....	11.3	8.6	11.2	16.6	8.3	9.1	4.9	4.3
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	* 100.0	100.0
Less than \$75.....	19.9	26.5	18.5	15.3	31.9	32.1	* 30.4	24.1
75-149.....	14.0	14.5	13.9	13.6	15.7	17.1	* 4.3	13.0
150-299.....	16.9	17.2	17.4	16.0	17.1	18.2	* 8.7	24.1
300-599.....	15.9	16.4	16.3	15.1	12.9	13.9	* 4.3	13.9
600-899.....	7.1	5.1	7.9	8.1	7.6	5.3	* 26.1	5.6
900-1,199.....	4.5	3.5	6.2	3.5	2.9	3.2	.....	4.6
1,200-1,499.....	3.4	3.8	2.0	4.7	1.9	1.1	* 8.7	3.7
1,500-1,799.....	2.9	1.6	3.3	3.7	3.8	3.7	* 4.3	2.8
1,800-2,099.....	4.1	4.0	4.0	4.2	1.4	1.6	.....	3.7
2,100-2,399.....	2.4	2.1	2.2	3.0	2.4	2.1	* 4.3	.9
2,400-2,999.....	4.6	3.2	3.9	6.7	1.0	.5	* 4.3	.....
3,000 or more.....	4.3	2.1	4.4	6.2	1.4	1.1	* 4.3	3.7
Median.....	\$594	\$200	\$300	\$385	\$171	\$150	\$600	\$168

\* Percentage distribution computed on small base and therefore subject to large sampling variation.

<sup>1</sup> Includes only beneficiaries with no benefit suspensions during the survey year.

<sup>2</sup> Represents covered and noncovered wages and salaries of \$1 or more and income from roomers and boarders and other self-employment. Earnings in covered employment represent all earnings in employment that was covered at any time during the survey year, including earnings of less than \$400 in self-

employment that was covered only when net earnings were \$400 or more.

<sup>3</sup> Husband not entitled on wife's wage record but may be on his own.

<sup>4</sup> Includes 13 men and 1 widow who reported minus or break-even earnings.

<sup>5</sup> The number of beneficiaries with earnings may be less than the sum of the number with earnings in covered and noncovered employment, since some beneficiaries reported both types of earnings.

they were not required to report until they filed their regular income tax returns in March 1952. Any benefit suspension resulting from self-employment income in excess of the exempt amount would not occur until some time after that date.

With her employment earnings, Mrs. H's total money income in 1951 was \$1,788. Earnings consisted of \$18 a week, which she estimated she had received during a 6 months' period from giving private lessons in drawing and painting, and \$30 a month gross rent she had received throughout the entire year for a room in her home. Without her earnings of \$828 Mrs. H would have had a retirement income of \$960—\$20 a month old-age benefits and a pension of \$60 a month from the Veterans Administration as compensation for the death of her son in World War II. While Mrs. H's principal employment during her working life had been as a portrait painter, she had done enough office work in 1945 and earlier to qualify in 1950 for minimum old-age benefits. She was 65 years old, and only 6 quarters of coverage were required. Her home was in a large eastern city, where she lived alone (except for the roomer) in a house for which she said she had a standing offer of \$17,000. The house was mortgaged for \$7,500, and she had no other assets or life insurance. Mrs. H would have been better off without her benefits than many beneficiaries. If the net income she reported from self-employment for the calendar year 1951 exceeded \$600, her benefits in 1952 would have to be suspended for the appropriate number of months.

**Supplementary income.**—The kind and amount of help beneficiaries received from their children and other relatives could be measured only in the broadest economic terms. No one can evaluate the interrelationships of services rendered by the different members of joint households. Contributions from relatives outside the household, however, were counted as money income to the extent that they took the form of cash gifts or the payment of bills whose amounts were known. Free housing, meals, clothing, and other gifts in kind were considered as noncash income.

Table 7.—Percentage distribution of beneficiary groups<sup>1</sup> by money income from public assistance<sup>2</sup> during survey year

Public assistance income	Men old-age beneficiaries				Women old-age beneficiaries			Aged widows
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married <sup>3</sup>	
All beneficiary groups								
Number of groups.	10,864	4,358	4,059	2,447	2,531	2,058	473	2,528
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
No public assistance.....	82.4	76.6	86.2	86.6	80.3	79.0	86.0	87.2
Public assistance.....	17.6	23.4	13.8	13.4	19.7	21.0	14.0	12.8
Less than \$75.....	.6	1.1	.3	.3	.6	.7	.2	.6
75-149.....	1.4	2.4	.6	.9	1.2	1.3	.6	1.0
150-299.....	3.2	5.0	2.1	1.6	3.5	3.8	2.1	2.7
300-599.....	6.9	10.4	4.1	5.5	8.1	9.3	3.0	5.5
600-899.....	3.8	3.8	3.6	4.3	4.6	4.7	4.0	2.2
900-1,199.....	1.1	.7	1.8	.8	1.5	1.3	2.3	.6
1,200-1,499.....	.3	.1	.7	-----	.1	-----	.4	.1
1,500-1,799.....	.2	(1)	.5	-----	.1	-----	.6	-----
1,800-2,099.....	.1	-----	.1	-----	.1	-----	.6	-----
Beneficiary groups with public assistance income								
Number of groups.	1,908	1,020	559	329	499	433	66	323
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	* 100.0	100.0
Less than \$75.....	3.5	4.6	2.1	2.4	3.0	3.2	* 1.5	4.3
75-149.....	7.7	10.1	4.1	6.4	6.0	6.2	* 4.5	8.0
150-299.....	18.1	21.5	15.6	12.2	17.8	18.2	* 15.2	21.4
300-599.....	39.5	44.2	30.1	41.0	41.1	44.1	* 21.2	43.3
600-899.....	21.8	16.2	25.8	32.2	23.0	22.2	* 28.8	17.3
900-1,199.....	6.3	2.9	12.7	5.8	7.4	6.0	* 16.7	5.0
1,200-1,499.....	1.7	.4	5.0	-----	.4	-----	* 3.0	.6
1,500-1,799.....	1.1	.1	3.6	-----	.6	-----	* 4.5	-----
1,800-2,099.....	.3	-----	1.1	-----	.6	-----	* 4.5	-----
Median.....	\$457	\$374	\$376	\$506	\$469	\$438	\$626	\$408

\* Percentage distribution computed on small base and therefore subject to large sampling variation.

<sup>1</sup> Includes only beneficiaries with no benefit suspensions during the survey year.

<sup>2</sup> Represents money income from old-age assistance, aid to the blind, aid to the permanently and totally disabled, aid to dependent children, general

assistance, other State and local programs based on need such as those for veterans, and special flood or disaster relief grants by Federal, State, and local public agencies.

<sup>3</sup> Husband not entitled on wife's wage record but may be on his own.

\* Less than one-tenth of 1 percent.

A number of beneficiaries received gifts of cash or receipted bills from relatives with whom they did not share a home. These contributions consisted of single payments such as might be required for taxes on an owned home, an urgent medical bill, or some other nonrecurring emergency; or they were regular payments to help out in a continuing situation that the beneficiary could not handle alone.

Mr. I lived with his daughter, son-in-law, and 6-year-old grandson in a rural area outside a large eastern city. He received room and board free in order that he might pay off his medical bills. His other needs were met out of any income he had left. At the end of 1951 Mr. I was 81 years old. Starting the year with a debt of \$445 for hospital and physician services, he owed only \$95 at the end of the year. He had accomplished this

debt reduction on a money income of \$311 from old-age benefits and \$100 from earnings, plus \$100 that a son had paid directly to the hospital. His health was reasonably good, and he had worked occasionally during the year trimming hedges, cutting grass, and so forth. Since 1947, when he lost his job as a factory laborer, Mr. I had not tried to get regular employment because, he said, no one would hire him on account of his age. He had no assets of any kind and only \$200 worth of life insurance.

Mr. and Mrs. J shared their \$13-a-month, four-room apartment in a large West Coast city with an invalid son and three young grandchildren. Support for these six persons was provided by the couple's old-age and wife's benefits of \$86 a month, regular contributions by another son of \$5 a week, interest of \$8 for the year on a bank account, and the earnings



of the 17-year-old grandson. Mr. J was aged 79, and Mrs. J was 6 years younger at the end of 1951. He had been a longshoreman who, at the age of 67 in 1940, became one of the first beneficiaries of the old-age and survivors insurance program. He was employed again at his trade during the war and worked until September 1948. In 1951 he had tried to get lighter work of some kind but with no luck; the invalid son earned nothing; the 17-year-old boy was out of a job at the end of the year and looking for another. Two granddaughters aged 13 and 15 attended school. Current income did not take care of the needs of this six-person family, and Mr. and Mrs. J had to draw on their assets. At the beginning of 1951, they had \$800 in the bank; at the end, \$90—all the cash assets they had left in the world. Apart from \$200 used to purchase a cemetery lot in which to bury their son's wife who had died during the year, the funds were used for clothing the son's family and for ordinary living expenses and medical care.

Public assistance came to the rescue of other beneficiaries with low retirement incomes who had no assets to use and who were too incapacitated to work or could not get jobs, or whose relatives could not take care of them. Approximately 1 in 4 or 5 nonmarried old-age beneficiaries and 1 in 7 or 8 of the couples and aged widows had some public assistance income during the year (table 7). Most of this aid was old-age assistance, but in a few cases payments were received in one of the other categories—aid to the blind, aid to dependent children, aid to the permanently and totally disabled, or general assistance. Among the couples, one or both spouses may have been recipients. Not all the beneficiary recipients were on the public assistance rolls all 12 months of the year, since persons were dropped from and added to the rolls for a variety of reasons.<sup>6</sup> Accordingly, the percentage

<sup>6</sup> Local public welfare agencies reviewed the cases of assistance recipients in 1950 and 1951 to determine whether or not they should continue to receive help in view of the changes in insurance benefits provided by the 1950 amendments. See the *Bulletin*, September 1951, pp. 3-6, and March 1952, pp. 22-24.

of beneficiary groups who had income from public assistance during the year does not measure the percentage of individual beneficiaries who received assistance in a given category in a given month,<sup>7</sup> and the amount of assistance received during the year does not necessarily represent 12 months' payments.

From 2 in 10 to nearly 3 in 10 of the nonmarried old-age and aged-widow beneficiaries with public assistance incomes in 1951 had \$600 or more from this source. The proportion of couples with entitled wife who received \$900 or more was almost four times as large as the proportion of couples with nonentitled wife; in the first groups the wife as well as the man was eligible for public assistance on the basis of age, while in the second, only the man had reached age 65, and only a few of the younger wives received general assistance. The largest public assistance incomes represent payments in a few States where the levels of assistance are comparatively high, or they are payments for medical and institutional care.

Old-age and wife's benefits and old-age assistance payments constituted Mr. and Mrs. K's entire income in 1951. The amount varied somewhat from month to month, but in December it was \$60.20. The couple received their first insurance benefits—\$39.20 a month—in November 1950, retroactive to September, on the basis of Mr. K's employment that had terminated in 1946. Although he was 66 years old when he lost his job as a building laborer, he did not have enough quarters of coverage in the old-age and survivors insurance program to qualify for benefits until the required number was reduced in 1950. Before their entitlement Mr. and Mrs. K had been getting old-age assistance of \$48.50 a month. After they began to receive their insurance benefits, their assistance payments

<sup>7</sup> An analysis of the situation of each beneficiary with no benefit suspension in the last month of the survey year (including the husbands of women old-age beneficiaries who were entitled to old-age benefits on their own wage records) indicates that about 14 percent of the old-age beneficiaries, entitled spouses, and aged widows also received old-age assistance in that month.

were reduced to \$21. The couple lived in a small southern town in a three-room house, renting for \$10 a month, and shared their home with a son who paid \$40 a month for room and board. The son had also bought his parents about \$40 worth of clothing during 1951 and paid his father's doctor bill of \$30. The couple had a vegetable garden, and they used some of the produce fresh, and some they canned. They had no assets of any kind and no life insurance.

Mr. L's only money income in 1951, other than his old-age benefits of \$57.20 a month, was his public assistance payments of \$18.50, which gave him a total of \$908 for the year. Mr. L was 76 years old and in good health. A stiff leg resulting from an accident in 1949 made employment at his trade as a paperhanger impossible thereafter. He had no assets and no insurance. He lived in a large eastern city where he had a furnished room, for which he paid \$5 a week; since he had no cooking facilities, he ate most of his meals in a cheap restaurant nearby. In order to stretch his income, Mr. L occasionally bought bread and meat and made sandwiches, thereby saving money to pay for his restaurant meals. His only "square" meals, he said, were those furnished by a married daughter at whose home he customarily spent a couple of days a month.

### Summary

The foregoing analysis of the amounts and sources of the incomes of old-age and survivors insurance beneficiaries, as revealed in the 1951 national survey, and the stories about some of them that translate the figures into real men and women show the variety of their situations and suggest the difficulties life would have for many of them if it were not for their benefits. The pattern of living that individual beneficiaries would follow without their benefits is not known, but obviously most of them have little in the way of additional financial resources and their capacity and opportunities for employment are limited. Paying for the necessities of day-to-day living requires most of their income; there is slight margin

(Continued on page 35)



# Notes and Brief Reports

## Federal Grants to State and Local Governments, 1951-52

Government functions at all levels have been expanding in recent years, and regular Federal grants to States and to local governments have followed an almost continuous upward trend. Total grants, including those of an emergency and temporary nature, amounted to more than \$2.3 billion in the fiscal year 1951-52 (table 1).

Federal aids to State and local governments vary considerably in purpose and financial characteristics. The definition of grants used here is confined to grants for cooperative Federal-State or Federal-local programs that are administered at the State and/or local level and to those programs in which most of the funds are channeled through agencies of State and local governments. Emergency grants and the value of grants-in-kind have been included when they meet these criteria. Federal aid going directly to individuals and private institutions and funds paid to reimburse State and local governments for expenses incurred by them in administering—as agents of the Federal Government—programs that are primarily national in character have been excluded as, of course, have shared revenues.

Grants for public assistance payments and administration totaled \$1.178 billion in 1951-52, compared with \$1.186 billion in the previous year. Grants for old-age assistance totaled \$800 million; for aid to dependent children, \$303 million; for aid to the permanently and totally disabled, \$45 million; and for aid to the blind, \$29 million. Payments under the program of aid to the permanently and totally disabled, authorized by the Social Security Act Amendments of 1950, more than doubled during its first full fiscal year of operation, and the number of recipients in this category continued to mount. Grants for old-age assistance and aid to dependent children declined slightly. For the four public assistance programs,

grants comprised 51 percent of all Federal grants in 1951-52.

Grants for the administration of the State unemployment insurance and employment service programs amounted to \$183 million in 1951-52; they were \$174 million and \$208 million, respectively, in the two preceding fiscal years. The 1949-50 total is deceptively high, however, as a result of a change in the timing of grant checks issued to the States. Actually, dollar expenditures from grant funds for these functions have followed a continual upward trend over the years, except during the war, when the employment service was nationalized.

Federal grants for health services totaled \$183 million in the fiscal year

1951-52—\$14 million more than in the previous year. The rise resulted from increases in grants for hospital construction and planning and for services for crippled children; the amounts expended for all other health grants showed small declines during the year. Grants for welfare, other than public assistance, amounted to \$115 million, compared with \$103 million granted the previous year. The two categories together—health and welfare services other than public assistance—represented 13 percent of the total grants made in 1951-52.

Grants for education amounted to \$112 million in 1951-52—more than double the 1950-51 total of \$49 million. The sizable increase is accounted for by the development of grants for school survey and construction in areas congested as a

Table 1.—Federal grants to State and local governments, by purpose, fiscal years 1934-35 through 1951-52

[In thousands]

Fiscal year	Total	Assistance payments and administration <sup>1</sup>	Emergency relief <sup>2</sup>	Employment security administration <sup>3</sup>	Health services <sup>4</sup>	Other welfare services <sup>5</sup>	Educational <sup>6</sup>	All other <sup>7</sup>
1934-35	\$2,196,577	—	\$1,857,400	\$1,257	—	\$1,516	\$12,722	\$323,592
1935-36	995,138	—	476,513	3,068	\$4,389	2,117	13,322	467,305
1936-37	808,668	143,934	1,722	11,484	12,758	3,089	15,651	620,030
1937-38	800,466	216,074	484	45,939	15,329	3,655	24,625	494,359
1938-39	1,029,557	246,896	—	62,858	14,754	3,893	25,411	676,743
1939-40	965,239	271,135	—	61,539	21,873	4,558	25,137	581,001
1940-41	858,591	330,408	—	65,632	25,870	5,078	25,630	405,964
1941-42	827,478	374,568	—	74,084	29,057	5,541	25,811	318,467
1942-43	850,995	395,623	—	36,480	30,396	5,824	26,158	356,614
1943-44	896,926	404,942	—	35,229	60,223	8,616	25,644	362,272
1944-45	864,905	410,364	—	33,730	78,555	9,670	25,131	307,454
1945-46	840,098	439,132	—	54,547	71,169	13,361	25,341	236,549
1946-47	1,187,478	613,831	—	99,252	63,134	98,757	31,145	281,359
1947-48	1,432,644	718,359	—	133,610	55,309	91,958	35,813	417,594
1948-49	1,814,751	927,897	—	140,314	66,646	98,843	36,951	544,100
1949-50	2,195,473	1,123,418	—	207,617	119,158	113,163	38,501	593,617
1950-51	2,242,921	1,185,764	—	173,838	168,938	102,553	49,123	562,706
1951-52	2,322,238	1,177,688	—	182,894	182,865	114,802	112,003	551,986

<sup>1</sup> Old-age assistance, aid to dependent children, aid to the blind, and, beginning 1950-51, aid to the permanently and totally disabled under the Social Security Act, as amended.

<sup>2</sup> Federal Emergency Relief Administration grants.

<sup>3</sup> Unemployment insurance administration under the Social Security Act beginning 1935-36; employment service administration, 1934-35 through December 1941 and from Nov. 16, 1946, to date.

<sup>4</sup> From 1935-36 to date, maternal and child health services and services for crippled children under the Social Security Act and general public health services; from inception of the program through 1948-49, emergency maternity and infant care; from inception of the program to date: venereal disease, tuberculosis, cancer, and heart disease control, mental health activities, hospital survey and construction, and water pollution control.

<sup>5</sup> Child welfare services under the Social Security Act from 1935-36 to date; vocational rehabilitation and State and Territorial homes for disabled soldiers and sailors from 1934-35 to date; from 1946-47 to date, school lunch program; for 1942-43, community war service day care.

<sup>6</sup> Colleges for agriculture and mechanic arts, vocational education, education of the blind, and State marine schools from 1934-35 to date; emergency Office of Education grants from 1935-36 to 1940-41; maintenance and operation of schools in certain areas from

1946-47 to date; and, from 1950-51 to date, school survey and construction in certain areas.

<sup>7</sup> Agricultural experiment stations and extension work from 1934-35 to date; cooperative projects in marketing from 1947-48 to date; forestry cooperation from 1934-35 to date and wildlife restoration from 1938-39 to date; supply and distribution of farm labor from 1942-43 to 1948-49; removal of surplus agricultural commodities under sec. 32 of the Act of August 24, 1935, from 1935-36 to date; commodities furnished by the Commodity Credit Corporation from 1949-50 to date; Federal annual contributions to public housing authorities from 1939-40 to date; regular and emergency highway construction from 1934-35 to date; Federal airport program from 1947-48 to date; Public Works Administration grants and liquidation thereof from 1934-35 through 1949-50; wartime public works from 1941-42 through 1948-49; community facilities and disaster and emergency relief from 1941-42 through 1950-51; and civil defense, 1951-52.

Source: *Annual Reports of the Secretary of the Treasury, the Combined Statements of Receipts, Expenditures, and Balances of the United States Government*, and other Treasury reports. Grants for part of the school lunch program for 1946-47 and for the removal of surplus agricultural commodities for 1935-36 through 1946-47, as reported by the Department of Agriculture.

**Table 2.—Per capita Federal grants to States and localities, by State and purpose, fiscal year 1951-52**

States ranked by 1949-51 per capita income	Average per capita income, 1949-51	Per capita grants						
		Total	Assistance payments and administration <sup>1</sup>	Employment security administration <sup>2</sup>	Health services <sup>3</sup>	Other welfare services <sup>4</sup>	Education <sup>5</sup>	All other <sup>6</sup>
Total Continental United States.....	\$1,449	\$14.86 14.94	\$7.54 7.63	\$1.17 1.18	\$1.17 1.16	\$0.73 .72	\$0.72 .71	\$3.63 3.54
<b>High-income group.....</b>		<b>13.01</b>	<b>6.92</b>	<b>1.47</b>	<b>.72</b>	<b>.53</b>	<b>.61</b>	<b>2.77</b>
District of Columbia.....	1,926	7.84	3.48	.79	1.14	.46	.12	1.85
Delaware.....	1,884	16.80	3.29	1.33	2.00	.92	3.01	6.24
New York.....	1,871	10.85	5.94	1.87	.42	.42	.17	2.03
Nevada.....	1,855	40.42	5.98	3.31	2.32	.65	6.38	21.78
Connecticut.....	1,792	10.85	4.97	1.37	.81	.66	.41	2.63
Illinois.....	1,771	11.65	6.05	1.06	.65	.53	.52	2.84
California.....	1,764	17.03	11.10	1.69	.46	.56	.76	2.45
New Jersey.....	1,721	6.83	2.18	1.46	.91	.43	.20	1.65
Washington.....	1,617	23.21	12.35	1.52	.88	.75	2.99	4.71
Ohio.....	1,601	12.25	5.96	1.06	.96	.51	.57	3.19
Massachusetts.....	1,596	14.92	9.12	1.78	.76	.49	.22	2.55
Michigan.....	1,582	12.99	6.92	1.02	.79	.61	.97	2.68
Wyoming.....	1,573	29.43	6.47	1.87	1.27	1.01	1.10	17.72
Montana.....	1,564	25.36	9.48	1.60	.88	.83	1.04	11.53
Maryland.....	1,559	8.89	3.12	1.26	1.31	.54	.79	1.86
Rhode Island.....	1,554	17.72	6.66	2.22	1.60	.61	.85	5.78
<b>Middle-income group.....</b>		<b>15.65</b>	<b>7.68</b>	<b>1.01</b>	<b>1.21</b>	<b>.67</b>	<b>.72</b>	<b>4.35</b>
Pennsylvania.....	1,525	10.46	5.06	1.34	.97	.55	.25	2.28
Oregon.....	1,519	16.51	6.81	1.46	.98	.70	.85	5.71
Indiana.....	1,473	9.41	4.72	.78	1.03	.65	.37	1.86
Wisconsin.....	1,464	12.59	6.05	.83	1.40	.66	.23	3.42
Colorado.....	1,441	25.11	14.94	1.02	.94	.66	1.21	6.33
Nebraska.....	1,427	15.88	6.89	.65	1.17	.64	.89	5.65
Iowa.....	1,412	15.07	7.29	.56	1.22	.73	.39	4.88
Missouri.....	1,402	22.79	15.41	.82	1.53	.64	.65	3.74
Minnesota.....	1,354	15.31	7.60	.99	1.30	.72	.25	4.46
Kansas.....	1,342	16.89	8.26	.74	.87	.66	1.31	5.04
South Dakota.....	1,328	24.38	8.42	.76	1.38	.96	.92	12.03
New Hampshire.....	1,319	15.29	5.80	1.81	1.60	.74	.59	4.75
Utah.....	1,296	24.54	8.04	1.75	1.18	.98	5.20	7.39
Texas.....	1,296	17.83	8.37	.85	1.45	.71	.98	5.48
North Dakota.....	1,289	23.62	6.76	.94	1.07	.87	.68	13.31
Idaho.....	1,281	21.19	7.93	1.53	1.72	.87	1.34	7.80
Arizona.....	1,275	27.61	9.51	1.80	1.42	.85	4.17	9.56
<b>Low-income group.....</b>		<b>17.56</b>	<b>8.84</b>	<b>.87</b>	<b>1.87</b>	<b>1.14</b>	<b>.88</b>	<b>3.96</b>
Vermont.....	1,208	16.26	7.66	1.23	1.44	1.05	.69	4.18
Florida.....	1,198	17.54	9.99	.96	1.17	.83	.24	4.36
Maine.....	1,197	16.95	8.29	1.23	1.64	.75	.57	4.47
New Mexico.....	1,169	29.61	9.88	1.34	2.69	.99	2.18	12.53
Virginia.....	1,162	9.83	2.47	.53	1.28	.81	1.74	3.00
Oklahoma.....	1,109	31.14	20.05	.92	2.54	1.04	1.77	4.81
West Virginia.....	1,076	13.78	7.50	.70	1.14	1.15	.27	3.03
Louisiana.....	1,062	29.26	19.42	1.00	1.86	1.20	.46	5.32
Georgia.....	978	19.00	9.66	.81	1.96	1.34	1.63	3.61
Tennessee.....	965	14.78	7.62	.88	1.42	1.17	.41	3.28
North Carolina.....	953	12.56	4.99	.83	1.80	1.17	.46	3.32
Kentucky.....	950	16.03	8.51	.74	1.88	1.02	.90	2.99
South Carolina.....	877	15.43	6.42	1.11	2.18	1.38	.69	3.66
Alabama.....	853	16.14	7.64	.88	2.39	1.34	.61	3.37
Arkansas.....	845	19.45	8.36	.98	2.75	1.26	1.25	4.86
Mississippi.....	705	16.70	6.34	.88	2.56	1.46	.90	4.56
<b>Territories and possessions.....</b>		<b>10.53</b>	<b>2.55</b>	<b>.60</b>	<b>1.94</b>	<b>1.38</b>	<b>.95</b>	<b>3.11</b>
Alaska.....	33.23	7.22	5.55	8.40	.55	8.09	.34	8.34
Hawaii.....	19.94	5.52	1.20	1.80	.88	2.20	.25	1.93
Puerto Rico.....	7.00	1.59	.17	1.54	1.52	.25	.76	1.97
Virgin Islands.....	17.34	3.64	.69	7.18	3.08	.76		

<sup>1</sup> Old-age assistance, aid to dependent children, aid to the blind, and aid to the permanently and totally disabled.

<sup>2</sup> Unemployment insurance and employment service administration.

<sup>3</sup> Maternal and child health services, services for crippled children, general public health services, venereal disease, tuberculosis, heart disease, and cancer control, mental health activities, hospital survey and construction, and water pollution control.

<sup>4</sup> Child welfare services, vocational rehabilitation, State and Territorial homes for disabled soldiers and sailors, and school lunch program.

<sup>5</sup> Colleges for agriculture and mechanic arts, vocational education, education of the blind, State marine schools, school survey and construction, and maintenance and operation of schools in certain areas.

<sup>6</sup> Agricultural experiment stations and extension

work, cooperative projects in marketing, forestry co-operation, removal of surplus agricultural commodities, commodities donated by the Commodity Credit Corporation, wildlife restoration, annual contributions to public housing agencies, Federal airport program, regular and emergency highway construction, and civil defense grants.

Source: Grants data are from the *Annual Report of the Secretary of the Treasury on the State of the Finances for the Fiscal Year Ended June 30, 1952*, and are on a check-issued basis. Per capita grants are based on estimates by the Bureau of the Census for the total population, excluding Armed Forces overseas, as of July 1, 1951; for the Territories and possessions, they are based on the 1950 Census. Income payments data used are from the *Survey of Current Business*, August 1952.

result of Federal activities (a program begun in 1950-51) and by the growth in grants for maintenance and operation of schools in such areas. Other education grants, however, either remained at the same level or decreased somewhat in 1951-52.

Grants for a miscellany of purposes are combined in the "all other" category. They totaled \$552 million in 1951-52. Included in this category are \$420 million for highway grants; \$33 million for airport grants; \$24 million of agricultural commodities distributed; \$65 million for agricultural, forestry, and fish and wildlife grants; \$9 million for public housing contributions; and \$2 million for the newly created Federal civil defense grants.

For the purposes of analysis, the States have been ranked by average 1949-51 per capita income payments and divided into high-, middle-, and low-income groups. Total grants and grants for most of the major purposes tend to average somewhat higher amounts per capita for the low-income States than for the middle-income States and, similarly, higher for the middle-income group than for the high-income group. In other words, there is some tendency for total per capita Federal grants and for grants for most major purposes to vary inversely with per capita income. This inverse relationship has been a development of recent years and represents an attempt to assure at least a minimum level of development for the aided programs in all States. Within each group, however, per capita grants vary widely.

Total Federal grants to States, including the Territories and possessions, and to local governments amounted to \$14.86 per capita in 1951-52. For the high-income States, total grants averaged \$13.01 per capita, while those to the middle-income and low-income States averaged \$15.65 and \$17.56 per capita, respectively. Per capita grants for assistance payments and administration, health services, other welfare services, and education are also, on the average, highest for the low-income group of States; they are higher for the middle-income States than for the high-income States. In 1951-52, grants for "all other" purposes were



highest, on the average, for the middle-income States; they averaged \$2.77, \$4.35, and \$3.96 per capita, for the high-, middle-, and low-income groups of States, respectively. On the other hand, as in previous years, there was a tendency for per capita grants for employment security administration to vary in a direct relationship with State per capita income.

Generally, grants for many purposes are higher per capita in the sparsely populated public-land States as a result of the operation of minimum allotment provisions and of certain of the allocation formulas. In Nevada, for example, grants amounted to \$40.42 per capita; almost half the total amount going to the State was for highways. A similar, though less marked, situation exists in other Western States. Total grants per capita are also unusually high in the States that spend relatively large amounts from State and local funds for their public assistance programs; large Federal grants are therefore required under the matching provisions of the Social Security Act.

For all purposes, the average per capita grants to the Territories and possessions, as a group, are substantially lower than those for the continental United States. This difference results from the significantly low per capita grants to Puerto Rico, the most populous of the group; for Alaska, Hawaii, and the Virgin Islands the totals per capita are relatively high. For the public assistance program the maximums on individual payments in which the Federal Government will share and the Federal share of the payments are lower for Puerto Rico and the Virgin Islands than for the States.

Total grants to State and local governments as a percent of income payments received and of total State general revenues tend to be higher, on the average, in States with low per capita income. As with per capita amounts, these percentages are high in the sparsely populated public-land States and the States spending relatively heavily for public assistance. Grants for all purposes in 1951-52 averaged 0.9 percent of income payments for the continental United

States; the comparable figures for the high-, middle-, and low-income States were 0.7 percent, 1.0 percent, and 1.6 percent, respectively (table 3). Total Federal grants represented 17 percent of total State general rev-

enues for all States in 1951-52 and averaged 14 percent for the high-income States, 18 percent for the middle-income States, and 20 percent for the low-income States.

It should be noted that grants to

Table 3.—Federal grants to States and localities in relation to income payments and State tax collections, by State, fiscal year 1951-52

States ranked by 1949-51 average per capita income	Total grants to States			Grants under programs administered by Social Security Administration				
	Amount (in thousands)	As per cent of income pay- ments	As per cent of total State general revenues	Amount (in thousands)	As per cent of income pay- ments	As per cent of total State general revenues	As per cent of total grants	Per capita
Total Continental United States.....	\$2,322,238 2,292,067	0.9	17	\$1,208,719 1,196,609	0.5	9	52 52	\$7.74 7.82
High-income group.....	898,117	.7	14	465,985	.4	8	54	7.04
District of Columbia.....	6,355	.4	5	3,156	.2	2	50	3.89
Delaware.....	5,544	.8	14	1,296	.2	3	23	3.93
New York.....	162,526	.5	13	89,816	.3	7	55	6.00
Nevada.....	6,911	2.0	25	1,165	.3	4	17	6.82
Connecticut.....	22,028	.5	13	10,507	.3	6	48	5.17
Illinois.....	102,541	.6	18	54,037	.3	9	53	6.14
California.....	188,695	.9	14	124,033	.6	9	66	11.19
New Jersey.....	33,969	.4	14	11,316	.1	5	33	2.28
Washington.....	56,324	1.3	17	30,457	.7	9	84	12.55
Ohio.....	98,439	.7	17	48,770	.3	8	50	6.07
Massachusetts.....	70,557	.9	17	43,666	.5	11	62	9.23
Michigan.....	84,736	.8	13	46,086	.4	7	54	7.06
Wyoming.....	8,683	1.7	18	2,078	.4	4	24	7.04
Montana.....	14,912	1.5	21	5,785	.6	8	39	9.84
Maryland.....	21,811	.5	11	8,284	.2	4	38	3.38
Rhode Island.....	14,085	1.0	20	5,531	.4	8	39	6.96
Middle-income group.....	716,837	1.0	18	360,391	.5	9	50	7.87
Pennsylvania.....	110,054	.6	16	54,459	.3	8	49	5.17
Oregon.....	25,653	1.0	14	10,870	.4	6	42	7.00
Indiana.....	37,983	.6	11	19,806	.3	6	51	4.83
Wisconsin.....	43,729	.8	13	21,607	.4	7	50	6.25
Colorado.....	34,721	1.6	21	21,083	1.0	13	61	15.24
Nebraska.....	21,333	1.0	21	9,514	.5	9	45	7.06
Iowa.....	39,409	1.0	17	19,678	.5	8	50	7.32
Missouri.....	92,114	1.5	32	62,948	1.0	22	68	15.57
Minnesota.....	45,688	1.0	14	23,267	.5	7	51	7.80
Kansas.....	32,929	1.2	17	16,496	.6	9	50	8.46
South Dakota.....	15,750	1.6	23	5,692	.6	8	36	8.81
New Hampshire.....	8,135	1.1	20	3,295	.4	8	41	6.19
Utah.....	17,374	1.7	22	5,997	.6	8	35	8.47
Texas.....	142,981	1.3	23	68,569	.6	11	48	8.55
North Dakota.....	14,243	1.7	17	4,289	.5	5	30	7.11
Idaho.....	12,453	1.6	20	4,897	.6	8	39	8.31
Arizona.....	22,287	1.9	22	8,135	.7	8	37	10.09
Low-income group.....	677,114	1.6	20	353,324	.8	10	52	9.16
Vermont.....	6,049	1.2	16	3,058	.6	8	51	8.22
Florida.....	52,068	1.4	17	30,213	.8	10	58	10.18
Maine.....	15,105	1.3	19	7,680	.7	9	51	8.62
New Mexico.....	20,906	2.3	18	7,286	.8	6	35	10.32
Virginia.....	33,699	.8	15	9,334	.2	4	28	2.72
Oklahoma.....	70,621	2.6	25	46,164	1.7	16	65	20.35
West Virginia.....	27,386	1.2	17	15,580	.7	10	57	7.84
Louisiana.....	80,659	2.6	19	54,340	.9	13	67	19.71
Georgia.....	66,402	1.7	21	34,330	.9	11	52	9.97
Tennessee.....	48,926	1.4	20	26,320	.8	11	54	7.96
North Carolina.....	52,088	1.2	14	22,050	.5	6	42	5.32
Kentucky.....	47,116	1.6	25	26,055	.8	14	55	8.36
South Carolina.....	35,120	1.6	17	14,449	.7	7	44	6.73
Alabama.....	49,224	1.7	24	24,486	.9	12	50	8.03
Arkansas.....	37,153	2.1	26	16,634	.9	11	45	8.71
Mississippi.....	36,583	2.2	22	14,815	.9	9	40	8.76
Territories and possessions.....	30,171	-----	-----	9,020	-----	-----	30	3.15
Alaska.....	4,275	-----	-----	1,221	-----	-----	29	9.49
Hawaii.....	9,966	-----	-----	3,096	-----	-----	31	6.19
Puerto Rico.....	15,468	-----	-----	4,441	-----	-----	29	2.01
Virgin Islands.....	462	-----	-----	262	-----	-----	57	9.83

Source: Grants data are from the *Annual Report of the Secretary of the Treasury on the State of the Finances for the Fiscal Year Ended June 30, 1952*, and are on a checks-issued basis. Income payments data are for the calendar year 1951 and are from the *Survey of Current Business*, August 1952. State general revenue data are for the fiscal year 1952 and are from the

*Summary of State Government Finances in 1952* (Bureau of the Census). Per capita grants are based on estimates by the Bureau of the Census for the total population, excluding the Armed Forces overseas, as of July 1, 1951; for the Territories and possessions, they are based on population data from the 1950 Census.



State and local governments have been presented here as percentages of total State general revenues. It would be more meaningful to relate grants to State and local governments to combined State and local general revenues; unfortunately, no complete and consistent series on total local government revenues, by State, is available for recent years.

Grants administered by the Social Security Administration amounted to \$1,209 million in 1951-52 and represented 52 percent of all Federal grants. They equaled, on the average, 0.5 percent of income payments and 9.0 percent of total State general revenues. Here, again, the percentages tended to be larger in the States where per capita income was low. There was little variation among the income groups of States in the percentage that Social Security Administration grants were of total grants, although State-by-State variation was considerable. For the Territories and possessions they constituted only 30 percent of total grants and equaled only \$3.15 per capita; the corresponding figures for the continental United States were 52 percent and \$7.82 per capita.

## Economic Status of Aged Persons and Dependent Survivors, December 1952

A continuing growth in the importance of social insurance and related benefits as a source of income for aged persons, widows, and orphans and a continuing decline in public assistance were the major trends in the economic status of these groups during 1952. Relatively more persons were receiving social insurance benefits in December 1952 than at the end of 1951, and fewer were in receipt of public assistance. Slight changes, on the other hand, took place in the proportions with income from employment.

Table 1 presents estimates for December 1952 of the number of persons aged 65 and over with income from employment, social insurance and related benefits, and public assistance. Similarly, table 2 gives estimates of the number of widows under age 65 and paternal orphans

**Table 1.—Estimated number of persons aged 65 and over receiving income from specified sources, December 1952<sup>1</sup>**

[In millions]			
Source of income	Total	Men	Women
Total population aged 65 and over <sup>2</sup>	13.3	6.2	7.1
Employment.....	4.1	2.4	1.6
Earners.....	3.1	2.4	.7
Wives of earners.....	1.0	-----	1.0
Social insurance and related programs:			
Old-age and survivors insurance.....	3.8	2.0	1.7
Railroad retirement.....	.4	.2	.2
Federal employee retirement programs.....	.2	.1	( <sup>3</sup> )
Veterans' compensation and pension program.....	.3	.2	.1
Other <sup>4</sup> .....	.3	.1	.2
Old-age assistance.....	2.6	1.2	1.4

<sup>1</sup> Continental United States.

<sup>2</sup> Includes persons with no income and with income solely from sources other than those specified. Some persons received income from more than one of the sources specified.

<sup>3</sup> Fewer than 50,000.

<sup>4</sup> Beneficiaries of State and local government employee retirement programs and wives of male beneficiaries of programs other than old-age and survivors insurance and railroad retirement.

Source: Number of persons of specified age, sex, marital, and earner status estimated from published and unpublished data of the Bureau of the Census. Number of persons in receipt of payments under social insurance and related programs and from public assistance reported by administrative agencies (partly estimated).

under age 18 with income from these sources. As compared with December 1951, there were increases of 16 percent in the number of aged beneficiaries of old-age and survivors insurance, 12 percent in the number of widow beneficiaries under age 65, and 11 percent in the number of survivor child beneficiaries. Over the same 12-month period the number of old-age assistance recipients declined 3 percent, and the number of survivor children receiving aid to dependent children dropped an estimated 6 percent.

The groups listed in table 1 add up to 11.7 million; this total leaves about 1.6 million aged persons whose income status is unaccounted for. The actual number is probably about a million larger because that many persons are estimated to have received income from two or more of the sources identified. Perhaps half or more of the 2.5-3.0 million individuals in the residual group had no money income at all and were either living with and being supported by friends or relatives or were being cared for in institutions. The others were living on funds withdrawn from

savings or realized from the sale of assets, or they had income solely from sources not listed in table 1, such as dividends and interest, privately purchased annuities, industrial pensions, or contributions from rela-

**Table 2.—Estimated number of widows under age 65, and of children under age 18 with father dead, receiving income from specified sources, December 1952<sup>1</sup>**

[In millions]			
Source of income	Widows under age 65 <sup>2</sup>		Paternal orphans under age 18 <sup>3</sup>
	Total	With 1 or more children under age 18	
Total in population <sup>4</sup>	3.6	0.7	2.1
Employment.....	2.1	.4	( <sup>5</sup> )
Social insurance and related programs:			
Old-age and survivors insurance.....	.2	.2	.3
Veterans' compensation program.....	.4	.1	.3
Other <sup>6</sup> .....	( <sup>7</sup> )	( <sup>7</sup> )	.1
Aid to dependent children.....	.1	.1	.3

<sup>1</sup> Continental United States.

<sup>2</sup> Excludes widows who have remarried.

<sup>3</sup> Includes children not living with widowed mother.

<sup>4</sup> Includes persons with no income and with income solely from sources other than those listed. Some persons received income from more than one source.

<sup>5</sup> Data from a special survey made by the Bureau of the Census for the Social Security Administration in October 1949 on the number, age, and living arrangements of orphans indicate that about 6 in 10 paternal orphans are likely at any one time to be in households with an employed head related to them, and that about 1 in 20, including some in the 6-in-10 group, are themselves employed.

<sup>6</sup> Railroad retirement and Federal employee retirement programs.

<sup>7</sup> Fewer than 50,000.

Source: Number of widows in the population and number with employment and with children under age 18 living with them estimated from Bureau of the Census data. Number of paternal orphans under age 18 based on October 1949 estimate prepared by the Division of the Actuary, Social Security Administration. Number of persons in receipt of payments under social insurance and related programs and from aid to dependent children, reported by administrative agencies (partly estimated).

tives or friends. Available information on the characteristics of the residual group suggests that it consisted for the most part of women, of whom the greater number were widows, and that it was heavily concentrated in the advanced ages.

## Old-Age Benefits in Current-Payment Status, December 31, 1952

More than 2.6 million persons were receiving old-age insurance benefits

under the old-age and survivors insurance program on December 31, 1952. The accompanying table shows the average monthly benefit amount being received in that month and the number of beneficiaries distributed percentage-wise according to the size of their benefit; the data are classified by the beneficiaries' State of residence at the end of 1952.

At the end of the year the average old-age benefit amount was \$49.25. Of the slightly more than 2 out of 5 old-age beneficiaries who were receiving monthly amounts of \$55.00 or more, over half were receiving benefits in the \$65.00-85.00 range. Minimum benefits of \$25.00 were being paid to almost one-fifth of all old-age beneficiaries.

Among the States the average monthly old-age benefit at the end of 1952 ranged from \$54.97 in Connecticut to \$38.32 in Mississippi. Benefits of \$65.00-85.00 were being paid to 33 percent of the old-age beneficiaries in Connecticut and to 8 percent of those in Mississippi; minimum benefits of \$25.00 went to only 12 percent of the beneficiaries in Connecticut and to 40 percent in Mississippi.

The average old-age benefit was highest in the northeastern and in certain north central States, somewhat lower in the far western part of the country, and for the most part lowest in the southern States. Five of the six States with the highest average old-age benefit are in the northeastern part of the country, while four out of six States with the lowest average benefit are in the southern part. The lower averages reflected mainly the more frequent periods of noncovered employment in the wage histories of beneficiaries in this area; the result was a reduction in the average monthly wages from which their benefits were computed. The averages also reflected, though to a lesser extent, the prevailing wage rates in the different regions.

Number and average monthly amount of old-age benefits in current-payment status as of December 31, 1952, by State, and percentage distribution<sup>1</sup> by amount of old-age benefit

State <sup>2</sup> (ranked by size of average benefit)	Average old-age benefit	Number of old-age beneficiaries	Percent of old-age beneficiaries receiving—								
			Total	\$25.00	\$25.10-34.90	\$35.00-44.90	\$45.00-54.90	\$55.00-64.90	\$65.00-74.90	\$75.00-85.00	
Total.....	\$49.25	2,643,932	100.0	19.7	8.7	12.0	17.2	20.1	15.7	6.6	
Connecticut.....	54.97	49,048	100.0	11.7	5.8	9.2	18.0	24.4	23.5	9.4	
New Jersey.....	53.47	106,225	100.0	13.8	6.7	10.5	16.2	22.0	21.3	9.5	
Michigan.....	53.33	114,221	100.0	14.8	7.4	11.0	15.6	18.9	20.5	11.8	
Pennsylvania.....	52.49	221,754	100.0	14.2	7.0	10.4	17.3	24.0	20.0	7.1	
Massachusetts.....	52.44	128,306	100.0	13.3	7.1	10.9	18.4	24.9	18.2	7.2	
Rhode Island.....	52.19	21,947	100.0	13.5	7.3	9.8	20.0	25.4	17.4	6.6	
Ohio.....	51.53	160,844	100.0	16.7	7.9	10.9	16.2	21.1	19.3	7.9	
Illinois.....	51.31	167,480	100.0	16.7	7.9	11.2	16.6	21.4	18.4	7.8	
New York.....	51.25	325,861	100.0	15.5	8.0	11.7	18.1	22.0	17.4	7.3	
Delaware.....	49.88	6,291	100.0	20.7	8.4	11.9	14.6	19.5	16.9	8.0	
West Virginia.....	49.46	31,223	100.0	20.1	7.9	10.5	16.1	23.6	17.1	4.7	
Washington.....	49.46	57,119	100.0	17.4	8.4	12.5	19.7	21.4	14.7	5.9	
California.....	48.97	238,966	100.0	18.5	9.0	13.4	18.4	19.9	14.9	5.9	
Florida.....	48.97	65,749	100.0	21.9	9.0	11.9	15.8	17.0	15.2	9.2	
Wisconsin.....	48.86	63,932	100.0	22.9	8.6	10.9	15.8	18.4	16.1	7.3	
Maryland.....	48.70	35,038	100.0	19.3	9.3	11.7	17.9	21.0	14.6	6.2	
New Hampshire.....	48.57	15,485	100.0	16.8	8.2	12.9	21.0	23.5	12.5	5.1	
District of Columbia.....	48.50	10,116	100.0	19.2	9.6	13.8	17.5	20.0	13.5	6.5	
Indiana.....	48.32	77,041	100.0	22.0	8.5	12.5	16.6	19.0	14.7	6.7	
Oregon.....	48.04	37,533	100.0	19.9	8.3	13.8	20.0	19.7	12.2	5.1	
Arizona.....	47.45	9,956	100.0	25.8	8.1	12.1	16.5	17.3	14.2	6.0	
Minnesota.....	47.12	47,423	100.0	24.3	9.3	12.7	16.6	17.2	14.0	5.9	
Utah.....	47.04	8,091	100.0	24.3	9.3	12.8	17.0	16.8	13.7	6.1	
Vermont.....	46.94	8,049	100.0	23.0	10.0	12.5	18.5	20.7	10.6	4.7	
Missouri.....	46.92	69,804	100.0	22.9	10.0	13.0	16.6	18.6	13.1	5.8	
Nevada.....	46.91	2,909	100.0	22.5	10.6	14.1	21.5	18.5	10.2	2.6	
Maine.....	46.54	25,064	100.0	21.4	9.4	12.6	19.4	21.4	12.0	3.8	
Colorado.....	46.50	21,835	100.0	24.5	9.7	12.2	17.9	17.6	13.0	5.1	
Hawaii.....	46.45	5,730	100.0	22.2	10.3	16.4	18.1	17.4	10.9	4.7	
Wyoming.....	45.84	3,549	100.0	28.2	7.6	11.6	16.1	15.0	17.9	3.6	
Virginia.....	45.71	35,920	100.0	24.9	10.0	13.4	17.5	18.0	10.9	5.3	
Montana.....	45.22	9,198	100.0	28.6	9.7	12.8	16.9	14.9	11.5	5.6	
Alaska.....	45.16	1,436	100.0	20.6	9.9	13.7	22.9	20.2	8.9	3.8	
Kentucky.....	44.61	34,857	100.0	27.3	10.9	13.3	17.2	17.6	9.9	3.8	
Iowa.....	44.02	39,034	100.0	29.2	11.0	13.5	16.8	16.4	8.8	4.3	
Kansas.....	43.90	27,558	100.0	29.0	11.0	13.9	16.4	15.3	10.1	4.3	
Nebraska.....	43.30	16,852	100.0	29.6	11.0	14.4	16.1	14.8	9.7	4.4	
North Carolina.....	43.17	33,527	100.0	29.0	11.4	13.3	18.9	17.3	6.7	3.4	
Texas.....	43.02	73,012	100.0	31.1	11.3	13.8	15.9	14.4	9.3	4.2	
South Carolina.....	42.92	15,488	100.0	30.0	10.5	14.5	19.1	16.0	6.7	3.2	
Idaho.....	42.89	8,306	100.0	29.3	11.9	16.0	15.2	14.5	8.9	4.2	
Alabama.....	42.82	30,313	100.0	31.0	11.5	13.7	18.3	14.7	7.4	3.4	
Oklahoma.....	42.76	26,410	100.0	31.7	11.3	14.0	15.0	14.1	9.7	4.2	
Louisiana.....	42.74	26,991	100.0	30.6	12.4	14.1	17.6	13.6	8.2	3.6	
New Mexico.....	42.39	4,682	100.0	30.5	11.9	14.2	17.1	13.3	10.0	3.0	
Tennessee.....	42.14	33,072	100.0	32.4	11.8	13.7	16.9	15.0	7.1	3.1	
Georgia.....	41.78	30,688	100.0	31.4	13.1	14.7	16.8	13.2	7.2	3.6	
South Dakota.....	41.66	5,765	100.0	32.8	12.8	12.4	13.9	15.4	9.6	3.1	
North Dakota.....	40.49	4,497	100.0	36.4	12.0	14.0	14.1	12.4	7.5	3.6	
Arkansas.....	39.60	20,388	100.0	37.3	13.0	13.6	15.3	11.9	6.1	2.8	
Puerto Rico.....	38.72	1,239	100.0	26.5	27.3	15.4	13.7	10.7	3.0	3.4	
Virgin Islands.....	38.36	28	(9)	(9)	(9)	(9)	(9)	(9)	(9)	(9)	
Mississippi.....	38.32	14,345	100.0	39.8	12.9	13.5	15.6	10.5	5.4	2.3	
Foreign.....	53.34	13,736	100.0	11.2	6.5	10.1	18.4	21.7	17.6	4.5	

<sup>1</sup> Based on 20-percent sample.

<sup>2</sup> Beneficiary's State of residence as of December 31, 1952.

<sup>3</sup> Too few cases in the sample for a reliable distribution.

## Recent Publications\*

### Social Security Administration

BUREAU OF PUBLIC ASSISTANCE. *Public Assistance: Graphic Presentation of Selected Data*. Washington: The Bureau, Jan. 1953. 32 charts. Processed.

Includes charts showing the proportion of the population receiving assistance, average payments per recipient, relationship of old-age and survivors insurance and public assistance, and reasons persons need assistance. Limited free distribution; apply to the Bureau of Public Assistance, Social Security Administration, Washington 25, D. C.

\* Prepared in the Library of the Department of Health, Education, and Welfare. Orders for the publications listed should be directed to publishers and booksellers; Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.



**BUREAU OF PUBLIC ASSISTANCE. DIVISION OF PROGRAM STATISTICS AND ANALYSIS.** *Sources of Revenue for the State Share of Public Assistance, Fiscal Years 1949-51.* Washington: The Bureau, Feb. 10, 1953. 5 pp., and 3 tables. Processed. Limited free distribution; apply to the Bureau of Public Assistance, Social Security Administration, Washington 25, D. C.

**CHILDREN'S BUREAU.** *Helping Delinquent Children.* Prepared by the Special Juvenile Delinquency Project. (Bureau Publication No. 341.) Washington: U. S. Govt. Print. Off., 1953. 47 pp.

Describes the role of the police, juvenile court, detention home, and training school in the treatment of delinquent children, and discusses ways of preventing juvenile delinquency. Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C.

### General

**BURNS, EVELINE M.,** "Private and Social Insurance and the Problem of Social Security." *Canadian Welfare*, Ottawa, Vol. 28, Feb. 1, 1953, pp. 5-10; and Mar. 15, 1953, pp. 9-13. 30 cents each.

**CHAMBER OF COMMERCE OF THE UNITED STATES. ECONOMIC RESEARCH DEPARTMENT.** *The American Competitive Enterprise Economy: A Study in Economic Principles and Human Well-Being.* Washington: The Chamber, 1953. 17 pamphlets. \$6. 50 cents each.

"Reorganisation of Social Insurance Administration in the Netherlands." *Industry and Labour*, Geneva, Vol. 9, Mar. 1 and 15, 1953, pp. 174-176. 25 cents.

**SHAFFER, HELEN B.** "Social Security Expansion." *Editorial Research Reports*, Vol. 1, Mar. 26, 1953, pp. 221-237. \$1.

Includes discussion of the problems of financing old-age security.

**SIMPSON, GEORGE EATON, and YINGER, J. MILTON.** *Racial and Cultural Minorities: An Analysis of Prejudice and Discrimination.* New York: Harper & Brothers, 1953. 773 pp. \$6.

**U. S. CONGRESS. SENATE. COMMITTEE ON LABOR AND PUBLIC WELFARE. SUBCOMMITTEE ON LABOR AND LABOR-MANAGEMENT RELATIONS.** *Manpower Blueprint for a Free Economy.* (Committee Print, 82d Cong., 2d sess.) Washington: U. S.

Govt. Print. Off., 1953. 44 pp.

**U. S. LIBRARY OF CONGRESS. REFERENCE DEPARTMENT.** *International Economic and Social Development: A Selective Background Reading List.* Washington: The Library, 1952. 55 pp. Processed.

**U. S. PRESIDENT.** *Message . . . Recommending the Creation of a Commission to Study Social Rights.* (H. Doc. 114, 83d Cong., 1st sess.) Washington: U. S. Govt. Print. Off., 1953. 3 pp.

Recommends establishment of a commission on government functions and fiscal resources to make a study of Federal-State relations and grant-in-aid programs.

### Retirement and Old-Age

**FLORIDA. UNIVERSITY. INSTITUTE OF GERONTOLOGY.** *Living in the Later Years.* T. Lynn Smith, editor. (Vol. 2, Institute of Gerontology Series.) Gainesville: University of Florida Press, 1952. 176 pp. \$2.50.

Papers presented at the Second Annual Southern Conference on Gerontology.

**KAPLAN, JEROME.** *A Social Program for Older People.* Minneapolis: University of Minnesota Press, 1953. 158 pp. \$3.

Discusses creative group activities for older persons, traces the development of community social and service clubs for them, and presents a case study of the pioneering work of the Hennepin County Welfare Board in the Minneapolis area.

**NEW YORK. STATE. DEPARTMENT OF LABOR. DIVISION OF RESEARCH AND STATISTICS.** *Retirement Under Industry-Wide Pension Programs Established Through Collective Bargaining.* (Publication No. B-63.) New York: The Department, Dec. 1952. 26 pp. Processed.

**PAYNE, STANLEY L.** "The Cleveland Survey of Retired Men." *Personnel Psychology*, Baltimore, Vol. 6, Spring 1953, pp. 81-110. \$2.

Describes the findings of a survey based on interviews with 483 annuitants.

**ROWE, EVAN K., and PAINE, THOMAS H.** "Pension Plans Under Collective Bargaining: Part I—The Extent and Nature of Vested Rights in Pension Plans and Their Relationship to the Problems of Labor Mobility." *Monthly Labor Review*, Washington, Vol. 76, Mar. 1953, pp. 237-245. 55 cents.

**SIBSON, ROBERT E.** *A Survey of Pen-*

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(Continued on page 32)



# Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940-53  
(In thousands; data corrected to May 6, 1953)

Year and month	Total	Retirement, disability, and survivor programs											Unemployment insurance programs				
		Monthly retirement and disability benefits <sup>1</sup>				Survivor benefits						Temporary disability benefits <sup>2</sup>		State laws <sup>10</sup>	Veterans' legis-lation <sup>11</sup>	Rail-road Unem-ploy-ment Insurance Act <sup>12</sup>	
		Social Security Act	Rail-road Retirement Act	Civil Serv-ice Com-mis-sion <sup>3</sup>	Veter-ans Ad-minis-tration <sup>4</sup>	Monthly				Lump-sum <sup>7</sup>		State laws <sup>10</sup>	Rail-road Unem-ploy-ment Insurance Act <sup>11</sup>				
						Social Security Act <sup>4</sup>	Rail-road Retirement Act <sup>5</sup>	Civil Serv-ice Com-mis-sion <sup>3</sup>	Veter-ans Ad-minis-tration <sup>6</sup>	Social Security Act	Other <sup>8</sup>						
Number of beneficiaries																	
1952																	
March		3, 076.9	324.4	173.3	2, 398.1	1, 435.2	147.8	37.2	1, 029.6	40.0	11.1	33.1	28.3	1, 112.8	0.6	41.0	
April		3, 094.4	336.2	173.9	2, 403.5	1, 454.2	148.8	38.2	1, 036.4	40.2	13.2	32.1	27.4	992.6	.4	35.6	
May		3, 104.8	343.2	174.8	2, 412.2	1, 469.8	149.6	39.1	1, 040.4	37.7	12.2	30.2	23.8	918.4	.3	25.6	
June		3, 109.5	348.9	175.6	2, 418.0	1, 484.3	150.6	39.8	1, 042.0	35.9	11.6	32.4	24.7	918.1	.3	31.6	
July		3, 120.3	352.7	176.5	2, 424.4	1, 488.2	150.9	40.6	1, 044.2	28.4	12.1	32.6	26.9	870.9	.3	68.6	
August		3, 184.5	354.7	178.3	2, 429.3	1, 495.4	151.1	41.3	1, 047.2	31.9	11.2	30.7	33.1	979.9	.2	72.8	
September		3, 275.4	353.1	179.3	2, 435.5	1, 511.9	150.5	42.3	1, 050.4	32.7	10.9	30.4	36.9	630.8	.1	37.9	
October		3, 345.9	354.5	179.6	2, 446.8	1, 534.4	152.2	43.8	1, 057.0	39.7	11.7	30.4	36.9	530.0	.1	29.5	
November		3, 393.2	357.3	182.8	2, 453.2	1, 549.2	151.8	42.8	1, 060.1	32.4	10.3	29.7	33.9	535.9	10.2	30.6	
December		3, 455.8	358.0	181.9	2, 460.5	1, 569.8	152.9	43.6	1, 063.4	40.9	10.1	31.7	39.7	672.5	19.0	41.9	
1953																	
January		3, 518.1	359.7	183.7	2, 466.2	1, 590.3	153.0	45.7	1, 071.4	41.4	11.6	31.4	40.2	952.5	31.0	59.7	
February		3, 597.8	361.3	184.6	2, 470.2	1, 606.4	153.8	46.6	1, 074.7	37.0	11.1	32.0	34.3	956.3	38.4	60.0	
March		3, 680.7	362.0	185.7	2, 476.1	1, 624.4	154.8	47.5	1, 077.6	44.3	13.5	36.1	33.9	929.9	41.8	57.4	
Amount of benefits <sup>14</sup>																	
1940	\$1, 188, 702	\$21, 074	\$114, 166	\$62, 019	\$317, 851	\$7, 784	\$1, 448		\$105, 696	\$11, 736	\$12, 267			\$518, 700		\$15, 961	
1941	1, 085, 488	55, 141	119, 912	64, 933	320, 561	25, 454	1, 559		111, 799	13, 328	13, 943			344, 321		14, 537	
1942	1, 130, 721	80, 305	122, 806	68, 115	325, 265	41, 702	1, 603		111, 193	15, 038	14, 342			344, 084		6, 268	
1943	921, 465	97, 257	125, 795	72, 961	331, 350	57, 763	1, 704		116, 133	17, 830	17, 255	\$2, 857		79, 643		917	
1944	1, 118, 798	119, 009	129, 707	77, 193	456, 279	76, 942	1, 765		144, 302	22, 146	19, 238	5, 035		62, 385	\$4, 215	582	
1945	2, 065, 566	157, 391	137, 140	83, 874	697, 830	104, 231	1, 772		254, 238	26, 135	23, 431	4, 669		445, 866	126, 630	2, 359	
1946	5, 149, 761	230, 285	149, 188	94, 585	1, 268, 984	130, 139	1, 817		333, 640	27, 267	30, 610	4, 761		1, 094, 850	1, 743, 718	39, 917	
1947	4, 700, 827	299, 830	177, 053	106, 876	1, 676, 029	153, 109	19, 283		382, 515	29, 517	33, 115	26, 024	\$11, 368	776, 165	970, 542	39, 401	
1948	4, 510, 041	366, 887	208, 642	132, 852	1, 711, 182	176, 736	36, 011	\$918	413, 912	32, 315	32, 140	35, 572	30, 843	793, 265	510, 167	28, 699	
1949	5, 694, 080	454, 483	240, 893	158, 973	1, 692, 215	201, 369	39, 257	4, 317	477, 406	33, 158	31, 771	69, 066	30, 103	1, 737, 279	430, 194	103, 506	
1950	5, 357, 432	718, 473	254, 240	175, 787	1, 732, 208	299, 672	43, 884	8, 409	401, 579	32, 740	33, 578	70, 880	28, 099	1, 373, 426	34, 653	59, 804	
1951	5, 641, 957	1, 361, 046	268, 733	196, 529	1, 647, 938	523, 485	49, 527	14, 014	519, 398	57, 337	33, 556	81, 435	26, 297	840, 411	2, 234	20, 217	
1952	6, 475, 551	1, 613, 364	361, 200	225, 120	1, 722, 225	615, 605	74, 085	19, 986	572, 983	63, 298	37, 251	92, 146	34, 689	996, 267	3, 539	41, 793	
1953																	
March	512, 668	114, 703	27, 400	17, 380	137, 533	44, 628	5, 362	1, 461	45, 519	5, 456	3, 132	3, 283	2, 602	101, 564	56	2, 589	
April	507, 480	115, 262	27, 875	17, 533	138, 037	45, 184	5, 408	1, 501	45, 281	5, 431	3, 670	3, 373	2, 432	94, 385	45	2, 157	
May	500, 227	115, 582	28, 102	17, 662	138, 250	45, 647	5, 506	1, 525	45, 708	5, 122	3, 118	3, 182	2, 204	86, 958	33	1, 628	
June	497, 255	115, 666	28, 478	17, 723	136, 055	46, 073	5, 563	1, 550	46, 985	4, 898	3, 048	3, 291	2, 218	83, 511	29	2, 168	
July	520, 358	116, 124	28, 698	17, 922	147, 536	46, 173	5, 584	1, 591	48, 267	3, 893	3, 606	3, 531	2, 667	88, 612	26	6, 128	
August	536, 773	119, 613	28, 807	18, 215	148, 319	46, 401	5, 603	1, 627	49, 929	4, 703	3, 814	3, 160	4, 316	95, 389	14	7, 983	
September	531, 562	141, 202	28, 600	20, 859	149, 479	52, 522	5, 602	1, 928	49, 106	4, 915	3, 441	3, 311	4, 746	62, 094	9	3, 748	
October	534, 915	144, 904	28, 684	21, 084	151, 778	53, 391	5, 674	1, 971	52, 262	6, 185	3, 305	3, 461	4, 938	54, 227	6	3, 045	
November	524, 447	147, 316	28, 954	21, 068	149, 984	53, 918	5, 054	1, 988	47, 924	5, 219	3, 023	2, 962	4, 429	47, 730	985	2, 898	
December	560, 833	150, 481	28, 961	21, 264	151, 156	54, 698	6, 115	2, 048	52, 163	6, 737	2, 806	3, 662	5, 403	69, 061	2, 107	4, 171	
1953																	
January	590, 374	153, 791	29, 058	21, 350	150, 657	55, 502	6, 121	2, 081	49, 738	6, 876	3, 173	3, 477	5, 044	94, 360	3, 274	5, 872	
February	589, 968	158, 240	29, 176	21, 525	150, 457	56, 196	6, 170	2, 113	53, 600	6, 250	2, 991	3, 217	4, 012	86, 827	3, 671	5, 623	
March	604, 635	162, 638	29, 271	21, 817	152, 449	56, 948	6, 227	2, 148	50, 841	7, 444	3, 732	4, 017	4, 488	92, 308	4, 407	5, 900	

<sup>1</sup> Under the Social Security Act, retirement benefits—old-age, wife's, and husband's benefits, and benefits to children of old-age beneficiaries—partly estimated. Under the other 3 systems, benefits for age and disability; beginning December 1951, spouse's annuities under the Railroad Retirement Act.

<sup>2</sup> Data for civil-service retirement and disability fund; excludes noncontributory payments made under the Panama Canal Construction Annuity Act. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections.

<sup>3</sup> Pensions and compensation, and subsistence payments to disabled veterans undergoing training.

<sup>4</sup> Mother's, widow's, widower's, parent's, and child's benefits; partly estimated.

<sup>5</sup> Annuities to widows under joint and survivor elections; 12-month death-benefit annuities to widows and next of kin; and, beginning February 1947, widow's, widow's current, parent's, and child's benefits.

<sup>6</sup> Payments to widows, parents, and children of deceased veterans.

<sup>7</sup> Number of decedents on whose account lump-sum payments were made.

<sup>8</sup> Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs.

<sup>9</sup> First payable in Rhode Island, April 1943; in California, December 1946; in New Jersey, January 1949; in New York, July 1950 (data not available); and under the railroad program, July 1947. Excludes hospital benefits in California; also

excludes private plans in California and New Jersey except for calendar-year totals.

<sup>10</sup> Represents average weekly number of beneficiaries.

<sup>11</sup> Represents average number of beneficiaries in a 14-day registration period.

<sup>12</sup> Beginning September 1944, under the Servicemen's Readjustment Act, readjustment allowances to unemployed and self-employed veterans of World War II. Beginning November 1952, under the Veterans' Readjustment Assistance Act, unemployment compensation benefits to veterans with military service since June 1950; data for October 1952 (first payable Oct. 15) roughly estimated—\$76,878 paid to 2,524 veterans. Number represents average weekly number of claims paid, except for number under the Servicemen's Readjustment Act, which represents average number of continued claims.

<sup>13</sup> Partly estimated.

<sup>14</sup> Payments: amounts certified, under the Social Security Act (except monthly data for monthly benefits, which represent benefits in current-payment status), the Railroad Retirement Act, and the Railroad Unemployment Insurance Act; disbursements, for Veterans Administration programs except the readjustment allowance program; checks issued, under the State unemployment insurance and temporary disability laws, the Servicemen's Readjustment Act, and the Veterans' Readjustment Assistance Act; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Adjusted on annual basis except for Civil Service Commission data, which are adjusted monthly.

Source: Based on reports of administrative agencies.

**Table 2.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1950-53**

[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions <sup>1</sup>	Federal civil-service contributions <sup>2</sup>	Taxes on carriers and their employees	State unemployment contributions <sup>3</sup>	Federal unemployment taxes <sup>4</sup>	Railroad unemployment insurance contributions <sup>5</sup>
<b>Fiscal year:</b>						
1950-51.....	\$3,120,404	\$684,343	\$577,500	\$1,364,590	\$283,537	\$24,681
1951-52.....	3,694,248	722,850	734,990	1,431,997	258,945	25,734
<b>9 months ended:</b>						
March 1951.....	2,155,246	588,041	430,496	912,132	210,960	18,061
March 1952.....	2,713,460	619,318	573,318	1,032,692	239,432	19,840
March 1953.....	2,917,391	640,486	470,573	970,206	253,355	19,025
<b>1952</b>						
March.....	463,297	34,407	53,934	7,767	25,350	5,740
April.....	252,135	35,724	13,902	140,916	2,918	153
May.....	485,964	31,887	89,798	251,306	15,571	352
June.....	142,689	35,922	57,973	7,063	1,024	5,886
July.....	183,710	362,539	16,470	140,718	5,287	16
August.....	438,539	33,338	89,162	242,286	16,772	214
September.....	238,153	35,447	54,349	9,312	121	6,057
October.....	206,991	33,978	13,898	113,675	3,216	33
November.....	538,335	33,548	88,471	199,304	15,147	237
December.....	272,815	37,834	52,909	8,571	1,389	6,033
<b>1953</b>						
January.....	118,136	43,098	14,173	77,047	15,680	70
February.....	491,734	25,407	89,381	170,926	181,750	534
March.....	428,975	35,297	51,761	8,367	14,024	5,537

<sup>1</sup> Represents contributions of employees and employers in employments covered by old-age and survivors insurance (beginning December 1952 adjusted for employee-tax refunds); from May 1951, includes deposits made in the trust fund by States under voluntary coverage agreements; beginning January 1951, on an estimated basis.

<sup>2</sup> Represents employee and Government contributions to the civil-service retirement and disability fund; Government contributions are made in 1 month for the entire fiscal year.

<sup>3</sup> Represents deposits in State clearing accounts of contributions plus penalties

and interest collected from employers and, in 2 States, contributions from employees; excludes contributions collected for deposit in State sick-acc insurance funds. Data reported by State agencies; corrected to Apr. 23, 1953.

<sup>4</sup> Represents taxes paid by employers under the Federal Unemployment Tax Act.

<sup>5</sup> Beginning 1947, also covers temporary disability insurance.

<sup>6</sup> Includes contributions from the Federal Government.

Source: *Daily Statement of the U. S. Treasury*, unless otherwise noted.

## FINANCING OASI

(Continued from page 10)

rise in the future, but the rate of increase would be much lower under a blanket-in proposal than under the present program.

If coverage were extended to all or substantially all gainful employment, the reduction in the cost of the program in relation to payroll would meet part, or perhaps even all, of the long-range, over-all cost (on a level-premium basis) of the blanket-in provisions.<sup>14</sup> Under a combination proposal for both extension of

<sup>14</sup> If coverage is broadened, the cost of the program relative to payroll decreases for two reasons. First, all earnings, subsequent to coverage extension, of all individuals are covered so that some persons do not receive high benefits relative to covered earnings through being in covered employment only part of their working lifetime. Under the benefit computation provisions, the average wage is determined

coverage and blanket-in, the cost relative to taxable payroll would be raised in the early years and lowered in the later years. The rate of increase of benefit cost would therefore be smaller, and, as indicated previously, the financing problems of fund accumulations would be lessened.

## Conclusion

This article has traced the development of the actuarial financing basis of the old-age and survivors insurance

over the entire potential working lifetime, and the benefit is determined by a weighted benefit formula. Accordingly, a reduction in the average wage because of noncovered periods produces less than a proportional reduction in benefits. Second, the broader application of the work clause, or retirement test, prevents the payment of "retirement" benefits to persons who are actively engaged in gainful employment.

system in the United States. A substantial trust fund has been built up, which under present provisions will continue to grow—at least in the near future. No definite, final policy has been adopted as to the financing basis of the program. Congress, when it last considered the question, in 1949 and 1950,<sup>15</sup> seemed to favor a self-supporting system with a relatively large trust fund developing over the years. It is impossible to predict what course of action will be taken in the future as to the financing of the program, since this is a matter inherently linked not only with possible changes in the nature and scope of the program but also with the state of the national economy.

<sup>15</sup> The 1952 amendments were enacted without full consideration of all aspects of the program because extensive hearings on the subject and executive committee sessions had been held just 2 years earlier.

Table 3.—Status of the old-age and survivors insurance trust fund, by specified period, 1937-53<sup>1</sup>

[In thousands]

Period	Receipts		Expenditures		Assets			
	Net contribution income and transfers <sup>2</sup>	Interest received	Benefit payments	Administrative expenses <sup>3</sup>	Net total of U. S. Government securities acquired <sup>4</sup>	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937-March 1953.....	\$24,779,282	\$2,338,223	\$8,728,934	\$610,977	\$17,144,395	\$286,227	\$346,972	\$17,777,594
Fiscal year:								
1950-51.....	3,124,098	287,392	1,498,088	70,447	1,677,976	200,456	212,311	14,735,567
1951-52.....	3,597,982	333,514	1,982,377	84,649	1,950,252	214,883	112,102	16,000,036
9 months ended:								
March 1951.....	2,158,940	153,529	1,029,554	50,161	1,132,444	205,030	143,061	14,125,366
March 1952.....	2,717,194	172,836	1,470,610	64,623	1,177,444	226,067	364,054	16,090,364
March 1953.....	2,917,391	200,038	1,872,912	66,959	871,344	286,227	346,972	17,777,594
1952								
March.....	463,297	10,871	169,703	6,833	224,218	226,067	364,054	16,090,364
April.....	252,135	14,818	171,408	7,099	288,741	219,487	170,339	16,178,810
May.....	485,964		169,355	6,413	225,000	215,880	239,441	16,499,005
June.....	142,689	145,860	171,005	6,514	259,067	214,883	112,102	16,600,036
July.....	183,710		169,529	9,700		224,617	106,849	16,604,517
August.....	438,839		162,849	6,577	101,000	259,140	240,440	16,873,631
September.....	238,153	10,871	200,911	6,795	73,818	278,465	188,614	16,914,945
October.....	206,991	14,818	213,943	6,915	70,341	256,627	131,061	16,915,898
November.....	538,335		213,268	6,638	137,000	262,682	316,436	17,234,327
December.....	* 272,815	163,479	210,671	9,231	305,167	280,773	200,568	17,441,710
1953								
January.....	118,136		223,164	6,893	12,000	282,618	74,802	17,329,797
February.....	491,734		229,508	7,024	31,000	281,993	299,630	17,585,000
March.....	428,978	10,871	240,069	7,186	141,018	286,227	346,972	17,777,594

<sup>1</sup> Does not reflect indirect effects of the financial interchange provisions of the Railroad Retirement Act, as amended in 1951, under which the position of the old-age and survivors insurance trust fund after June 30, 1952, is to be the same as if railroad employment had always been covered under old-age and survivors insurance; no transfer of funds has yet been made.

<sup>2</sup> For July 1940 to December 1950 equals taxes collected under the Federal Insurance Contributions Act. Beginning January 1951, amounts appropriated in accordance with sec. 201(a) of the Social Security Act as amended in 1950; from May 1951, includes deposits by States under voluntary coverage agreements. Beginning December 1952 includes adjustments for reimbursement to the general treasury of refunds of employee taxes in accordance with sec. 1401(d) of the

Internal Revenue Code (see footnote 5). For 1947-51 includes amounts appropriated to meet costs of benefits payable to veterans' survivors under the Social Security Act Amendments of 1946.

<sup>3</sup> Represents net expenditures for administration. Beginning November 1951, adjusted for reimbursements to trust fund of small amounts for sales of supplies and services.

<sup>4</sup> Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase.

<sup>5</sup> Includes deduction of \$33 million to adjust for estimated amount of 1951 taxes subject to refund on wages in excess of \$3,600 paid to employees who worked for more than 1 employer during the calendar year.

Source: Daily Statement of the U. S. Treasury.

Table 4.—Status of the unemployment trust fund, by specified period, 1936-53

[In thousands]

Period	Total assets at end of period	Net total of U. S. Government securities acquired <sup>1</sup>	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account <sup>4</sup>			
				Deposits	Interest credited	Withdrawals <sup>2</sup>	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period <sup>3</sup>
Cumulative, January 1936-March 1953.....	\$8,998,024	\$8,974,061	\$23,963	\$17,419,357	\$1,591,036	\$10,713,352	\$8,297,042	\$928,443	\$161,687	\$574,126	\$700,982
Fiscal year:											
1950-51.....	8,079,232	649,933	15,035	1,362,629	147,662	848,270	7,313,592	14,884	16,465	52,034	765,640
1951-52.....	8,673,936	582,885	26,855	1,438,987	167,441	1,000,278	7,919,742	15,442	17,054	48,312	754,195
9 months ended:											
March 1951.....	7,758,020	323,958	19,799	912,057	76,941	645,794	6,994,775	10,881	8,692	42,653	763,245
March 1952.....	8,462,756	369,957	28,602	1,038,168	85,859	727,922	7,709,697	11,605	8,793	37,351	753,059
March 1953.....	8,998,024	326,979	23,963	972,042	90,506	685,248	8,297,042	11,417	9,138	78,633	700,982
1952											
March.....	8,462,756	-90,008	28,602	16,134	3,910	101,591	7,709,697	3,449	388	4,527	753,059
April.....	8,410,710	-41,008	17,564	45,213	4,492	98,286	7,661,115	92	446	4,002	749,595
May.....	8,663,592	253,000	17,446	345,160	39	89,158	7,917,157	211	4	3,375	746,435
June.....	8,673,936	936	26,855	10,446	77,051	84,912	7,919,742	3,533	7,811	3,584	754,195
July.....	8,637,162	-35,000	25,080	50,331	31	84,776	7,885,328	6	3	7,234	751,834
August.....	8,849,394	214,000	23,313	328,047		103,922	8,109,453	129		12,022	739,941
September.....	8,796,972	-40,006	10,895	15,122	249	63,485	8,061,340	3,634	25	7,909	735,632
October.....	8,791,237	-7,967	13,127	39,426	7,629	45,985	8,082,410	20	770	7,595	728,827
November.....	9,004,765	211,000	15,656	262,765		42,825	8,282,350	142		6,554	722,415
December.....	9,039,207	33,980	16,118	17,567	82,106	68,955	8,313,088	3,620	8,290	8,205	726,120
1953											
January.....	9,067,626	-85,000	29,537	27,981	67	89,120	8,252,016	42	7	10,559	715,610
February.....	9,066,440	121,000	27,351	212,930		85,640	8,379,306	321		8,797	707,134
March.....	8,998,024	-85,029	23,963	17,852	423	100,540	8,297,042	3,502	43	9,697	700,982

<sup>1</sup> Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

<sup>2</sup> Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

<sup>3</sup> Includes withdrawals of \$79,169,000 for disability insurance benefits.

<sup>4</sup> Beginning July 1947, includes temporary disability program.

<sup>5</sup> Includes transfers to the account from railroad unemployment insurance administration fund amounting to \$85,290,000 and transfers of \$12,338,000 out of the account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

Source: Daily Statement of the U. S. Treasury.



**Table 5.—Estimated payrolls in employment covered by selected programs in relation to civilian wages and salaries, by specified period, 1938-52 <sup>1</sup>**

[Corrected to May 4, 1953]

Period	Wages and salaries <sup>2</sup>		Payrolls <sup>3</sup> covered by—		
	Total	Civilian	Old-age and survivors insurance <sup>4</sup>	State unemployment insurance <sup>5</sup>	Railroad retirement and unemployment insurance <sup>6</sup>
Amount (in millions)					
<b>Calendar year:</b>					
1938.....	\$42,812	\$42,442	\$28,931	\$26,113	\$2,028
1939.....	45,745	45,347	32,125	28,980	2,161
1940.....	49,587	48,906	35,560	32,352	2,272
1941.....	61,708	59,846	45,286	41,985	2,687
1942.....	81,887	75,557	57,950	54,548	3,382
1943.....	105,647	91,202	69,379	65,871	4,085
1944.....	116,924	96,286	73,060	68,886	4,307
1945.....	117,676	95,078	71,317	66,411	4,514
1946.....	111,256	103,294	79,003	73,145	4,866
1947.....	122,042	117,974	92,088	86,234	5,107
1948.....	134,327	130,357	101,892	95,731	5,531
1949.....	133,418	129,169	99,645	93,520	5,119
1950.....	145,582	140,583	109,439	102,835	5,220
1951.....	169,874	161,234	133,050	118,243	6,101
<b>1951</b>					
January-March.....	40,162	38,312	30,750	28,006	1,458
April-June.....	42,129	40,011	32,700	29,155	1,549
July-September.....	43,082	40,803	33,800	29,296	1,555
October-December.....	44,501	42,108	35,800	31,786	1,530
<b>1952</b>					
January-March.....	43,538	41,046	34,000	29,943	1,504
April-June.....	44,332	41,779	35,000	30,908	1,801
July-September.....	45,434	42,836	36,000	31,467	1,842
Percent of civilian wages and salaries					
<b>Calendar year:</b>					
1938.....	100.0	100.0	68.2	61.5	4.8
1939.....	100.0	100.0	70.8	63.9	4.8
1940.....	100.0	100.0	72.6	66.0	4.6
1941.....	100.0	100.0	75.7	70.2	4.5
1942.....	100.0	100.0	76.7	72.2	4.5
1943.....	100.0	100.0	76.1	72.2	4.5
1944.....	100.0	100.0	75.9	71.5	4.7
1945.....	100.0	100.0	75.0	69.8	4.7
1946.....	100.0	100.0	76.5	70.8	4.7
1947.....	100.0	100.0	78.1	73.1	4.3
1948.....	100.0	100.0	78.2	73.4	4.2
1949.....	100.0	100.0	77.1	72.4	4.0
1950.....	100.0	100.0	77.8	73.1	3.8
1951.....	100.0	100.0	82.5	73.3	3.8
<b>1951</b>					
January-March.....	100.0	100.0	80.3	73.1	3.8
April-June.....	100.0	100.0	81.7	72.9	3.9
July-September.....	100.0	100.0	82.8	71.8	3.8
October-December.....	100.0	100.0	85.0	75.5	3.7
<b>1952</b>					
January-March.....	100.0	100.0	82.8	72.9	3.7
April-June.....	100.0	100.0	83.8	74.0	3.8
July-September.....	100.0	100.0	84.0	73.5	3.8

<sup>1</sup> Continental United States, except as otherwise noted (see footnotes 2 and 7).

<sup>2</sup> Represents estimated wages and salaries, in cash and in kind, earned in specified period in continental United States and, in addition, pay of Federal civilian personnel in all other areas; includes employee contributions to social insurance and related programs. Quarterly data reflect prorating of year-end bonus payments.

<sup>3</sup> Wages paid in specified period.

<sup>4</sup> Through 1950 represents taxable wages plus estimated nontaxable wages in excess of \$3,000 earned in employment covered by program; beginning Jan. 1, 1951, taxable wages plus estimated nontaxable wages in excess of \$3,600. Excludes earnings of self-employed persons covered since Jan. 1, 1951.

<sup>5</sup> Taxable wages plus nontaxable wages earned in employment covered by program; excludes earnings of railroad workers covered by State laws through June 1939.

<sup>6</sup> Beginning 1947, includes temporary disability insurance.

<sup>7</sup> Taxable wages plus nontaxable wages in excess of \$300 a month; includes a small amount of taxable wages for Alaska and Hawaii.

Source: Data on wages and salaries from the Office of Business Economics, Department of Commerce; data on payrolls for selected programs based on reports of administrative agencies.

Table 6.—Old-age and survivors insurance: Monthly benefits in current-payment status <sup>1</sup> at the end of the month by type of benefit and by month, March 1952–March 1953, and monthly benefits awarded, March 1953

[Amounts in thousands; data corrected to Apr. 22, 1953]

Item	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Monthly benefits in current-payment status at end of month:														
1952														
March	4,512,138	\$159,331.8	2,344,684	\$ 98,710.1	662,799	\$15,000.8	873,117	\$23,422.1	403,210	\$14,514.8	208,365	\$6,892.2	19,963	\$731.8
April	4,548,652	160,445.4	2,359,213	99,216.6	665,482	15,111.4	883,331	23,677.7	409,752	14,744.8	210,694	6,955.8	20,180	739.1
May	4,574,664	161,229.1	2,367,710	99,502.9	667,450	15,153.5	890,935	23,868.5	415,790	14,954.3	212,379	7,003.1	20,400	746.8
June	4,593,801	161,739.4	2,372,308	99,591.5	668,297	15,169.6	896,820	24,008.9	421,730	15,161.8	214,030	7,053.2	20,616	754.5
July	4,608,494	162,296.8	2,381,641	100,002.1	670,772	15,235.4	895,775	23,955.5	425,253	15,282.2	214,335	7,063.6	20,718	757.9
August <sup>2</sup>	4,679,986	166,015.0	2,431,796	103,000.3	683,705	15,698.9	897,880	23,983.7	430,105	15,452.4	215,650	7,117.6	20,850	762.1
September	4,787,213	193,725.0	2,503,816	122,167.7	700,654	18,024.0	906,580	26,938.0	436,227	17,733.9	218,945	7,965.8	20,991	865.5
October	4,880,239	198,295.1	2,557,399	125,343.9	715,885	18,500.5	920,307	27,460.3	442,786	18,003.1	222,681	8,104.5	21,181	873.8
November	4,942,409	201,234.4	2,594,371	127,438.9	725,389	18,803.4	927,268	27,738.9	448,053	18,218.1	226,042	8,156.2	21,286	878.9
December	5,025,549	205,179.0	2,643,932	130,217.4	737,859	19,178.4	938,751	28,141.3	454,563	18,482.2	228,984	8,272.7	21,460	887.0
1953														
January	5,108,422	209,293.8	2,691,729	133,086.5	750,436	19,581.4	950,134	28,564.3	461,884	18,785.7	232,627	8,382.3	21,612	893.7
February	5,204,176	214,435.9	2,753,071	136,928.1	767,100	20,147.2	959,552	28,928.6	468,130	19,045.8	234,596	8,487.1	21,727	896.1
March	5,305,159	219,585.5	2,817,015	140,725.0	784,747	20,712.3	969,445	29,300.1	475,504	19,349.6	236,613	8,593.5	21,832	904.9
Monthly benefits awarded in March 1953	137,875	6,448.7	78,823	4,484.3	25,271	738.9	17,811	553.5	9,712	398.0	5,939	259.4	319	14.7

<sup>1</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

<sup>2</sup> Partly estimated.

Table 7.—Old-age and survivors insurance: Number of monthly benefits awarded, by type of benefit, number of lump-sum death payments awarded, and number of deceased workers represented for the first time in awards of lump-sum death payments, 1940–53

[Corrected to Apr. 22, 1953]

Year and quarter <sup>1</sup>	Monthly benefits							Lump-sum awards <sup>2</sup>	
	Total	Old-age	Wife's or husband's	Child's	Widow's or widower's	Mother's	Parent's	Number of payments	Number of deceased workers
1940	254,984	132,335	34,555	59,382	4,600	23,260	852	75,095	61,080
1941	269,286	114,660	36,213	75,619	11,020	30,502	1,272	117,303	90,941
1942	258,116	99,622	33,250	77,384	14,774	31,820	1,266	134,991	103,332
1943	262,865	89,070	31,916	85,619	19,576	35,420	1,264	163,011	122,185
1944	318,949	110,097	40,349	99,676	24,759	42,649	1,419	205,177	151,869
1945	462,463	185,174	63,068	127,514	29,844	55,108	1,755	247,012	178,813
1946	547,150	258,980	88,515	114,875	38,823	44,190	1,767	250,706	179,588
1947	572,909	271,488	94,189	115,754	45,249	42,807	3,422	218,787	181,992
1948	596,201	275,903	98,554	118,955	55,667	44,276	2,846	213,096	200,090
1949	682,241	337,273	117,356	118,922	62,928	43,087	2,675	212,614	202,154
1950	962,586	567,108	162,748	122,625	66,695	41,103	2,307	209,960	200,411
1951	1,336,432	702,984	228,887	230,500	89,591	78,323	6,147	431,229	414,470
1952	1,053,304	531,206	177,707	183,345	92,294	64,884	3,868	456,631	437,896
1950									
January–March	177,892	86,654	30,492	30,762	18,194	11,183	607	56,787	54,215
April–June	163,880	77,674	28,444	28,786	17,893	10,425	658	56,447	53,745
July–September	153,951	77,454	26,517	24,877	15,497	9,056	550	46,489	44,247
October–December	466,863	325,326	77,295	38,200	15,111	10,439	492	50,237	48,204
1951									
January–March	436,754	248,230	76,352	65,399	23,842	21,668	1,263	114,657	111,215
April–June	361,787	187,406	62,926	64,245	22,871	22,600	1,739	112,912	108,475
July–September	308,470	160,815	51,237	54,589	21,632	18,292	1,905	103,943	99,544
October–December	229,421	106,533	38,372	46,267	21,246	15,763	1,240	99,717	95,233
1952									
January–March	237,941	107,497	37,791	48,924	24,993	17,602	1,134	122,712	118,059
April–June	203,357	84,464	30,994	46,369	23,698	16,736	1,096	118,607	113,792
July–September	291,438	165,438	53,598	38,578	19,642	13,426	756	98,109	93,066
October–December	320,568	173,807	55,324	49,474	23,961	17,120	882	117,103	112,979
1953									
January–March	370,805	206,774	66,867	51,044	27,703	17,495	922	127,557	122,779

<sup>1</sup> Quarterly data for 1940–44 were presented in the *Bulletin* for February 1947, p. 29; for 1945–48, in the *Bulletin* for February 1949, p. 29; for 1949, in the *Bulletin* for March 1953, p. 30.

<sup>2</sup> Effective Sept. 1, 1950, a lump-sum death payment is payable with respect to every insured individual who dies after August 1950.

**Table 8.—Old-age and survivors insurance: Number and amount of monthly benefits in current-payment status<sup>1</sup> as of December 31, 1952, by type of benefit and by State**

Region and State <sup>2</sup>	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
<b>Total</b>	<b>5,025,549</b>	<b>\$205,178,965</b>	<b>2,643,932</b>	<b>\$130,217,439</b>	<b>737,859</b>	<b>\$19,178,365</b>	<b>938,751</b>	<b>\$28,141,340</b>	<b>454,563</b>	<b>\$18,482,186</b>	<b>228,984</b>	<b>\$8,272,681</b>	<b>21,460</b>	<b>\$886,964</b>
<b>Region I</b>	<b>438,504</b>	<b>19,281,227</b>	<b>247,899</b>	<b>12,865,924</b>	<b>67,643</b>	<b>1,886,433</b>	<b>57,338</b>	<b>1,858,506</b>	<b>48,129</b>	<b>1,995,220</b>	<b>16,057</b>	<b>613,289</b>	<b>1,438</b>	<b>61,835</b>
Connecticut	88,173	4,102,404	49,048	2,696,231	13,890	410,369	11,024	390,916	10,893	470,201	3,005	120,663	313	13,994
Maine	44,272	1,726,197	25,064	1,166,359	6,613	162,673	7,103	108,319	3,695	142,789	1,645	54,838	152	6,219
Massachusetts	226,048	10,074,674	128,306	6,728,001	34,914	989,191	28,363	942,954	25,238	1,051,208	8,494	331,682	733	31,629
New Hampshire	26,763	1,069,149	15,485	752,160	3,979	102,147	3,842	113,904	2,473	95,993	918	32,315	66	2,621
Rhode Island	38,426	1,699,668	21,947	1,145,372	6,980	166,309	4,595	149,505	4,391	180,077	1,386	52,899	127	5,366
Vermont	14,822	579,135	8,049	377,792	2,267	55,744	2,411	67,908	1,439	54,932	609	20,862	47	1,877
<b>Region II</b>	<b>1,208,139</b>	<b>53,090,025</b>	<b>660,131</b>	<b>34,334,476</b>	<b>184,544</b>	<b>5,131,956</b>	<b>173,649</b>	<b>5,819,546</b>	<b>132,709</b>	<b>5,539,925</b>	<b>51,959</b>	<b>2,044,258</b>	<b>5,137</b>	<b>219,964</b>
Delaware	11,598	489,803	6,291	313,817	1,668	45,462	1,113	59,549	1,222	51,069	450	17,592	54	2,314
New Jersey	196,100	8,868,831	106,225	5,679,349	30,736	883,919	26,906	952,095	23,588	1,003,387	7,847	315,159	795	34,962
New York	573,129	25,129,076	325,861	16,700,388	85,486	2,359,980	74,870	2,522,840	61,647	2,551,958	22,885	891,358	2,380	102,652
Pennsylvania	427,302	18,602,315	221,764	11,640,922	66,654	1,842,595	69,960	2,285,062	46,252	1,933,511	20,777	820,119	1,908	80,106
<b>Region III</b>	<b>333,127</b>	<b>12,183,699</b>	<b>147,091</b>	<b>6,879,622</b>	<b>41,325</b>	<b>984,135</b>	<b>94,908</b>	<b>2,508,814</b>	<b>25,404</b>	<b>990,408</b>	<b>22,312</b>	<b>739,734</b>	<b>2,087</b>	<b>80,683</b>
Dist. of Col.	18,890	765,303	10,116	490,622	2,065	54,423	3,789	107,929	1,890	76,662	956	32,838	74	2,828
Maryland	69,243	2,825,635	35,038	1,706,477	9,005	238,226	13,981	434,864	7,322	297,755	3,545	134,054	352	14,259
North Carolina	84,908	2,751,673	33,527	1,447,304	9,473	200,826	29,123	693,720	5,415	193,183	6,794	194,916	576	21,726
Puerto Rico	3,253	88,316	1,239	47,969	348	5,676	1,292	22,814	17	671	276	7,919	81	3,267
Virgin Islands	65	1,638	28	1,074	4	68	27	341	2	62	4	93	0	6
Virginia	82,332	2,934,945	35,920	1,641,832	10,168	236,530	24,068	621,955	6,218	241,194	5,415	172,669	543	20,785
West Virginia	74,436	2,816,189	31,223	1,544,344	10,262	248,389	22,628	627,191	4,540	180,881	5,322	197,245	461	18,136
<b>Region IV</b>	<b>609,183</b>	<b>25,794,537</b>	<b>309,922</b>	<b>15,934,783</b>	<b>94,235</b>	<b>2,567,852</b>	<b>117,025</b>	<b>3,682,597</b>	<b>58,685</b>	<b>2,461,172</b>	<b>27,116</b>	<b>1,054,701</b>	<b>2,200</b>	<b>93,432</b>
Kentucky	80,273	2,761,877	34,857	1,555,135	10,853	238,733	23,682	583,652	5,237	199,381	5,108	163,837	536	21,139
Michigan	222,493	9,842,132	114,221	6,091,866	34,565	983,215	41,928	1,422,874	21,350	910,982	9,770	404,067	659	29,128
Ohio	306,417	13,190,528	160,844	8,287,782	48,817	1,345,904	51,415	1,676,071	32,098	1,350,809	12,238	486,797	1,005	43,161
<b>Region V</b>	<b>654,995</b>	<b>27,480,395</b>	<b>355,876</b>	<b>17,674,030</b>	<b>101,224</b>	<b>2,677,479</b>	<b>107,176</b>	<b>3,466,762</b>	<b>63,396</b>	<b>2,594,935</b>	<b>24,944</b>	<b>967,021</b>	<b>2,379</b>	<b>109,166</b>
Illinois	307,133	13,340,603	167,480	8,593,089	45,668	1,251,128	49,091	1,650,033	32,071	1,332,999	11,539	458,469	1,284	54,881
Indiana	145,049	5,872,949	77,041	3,722,733	22,992	588,957	25,858	808,461	13,171	524,288	5,540	210,165	447	18,345
Minnesota	85,179	3,400,711	47,423	2,234,678	19,289	333,238	13,907	420,354	6,832	275,928	3,470	125,719	258	10,774
Wisconsin	117,634	4,866,132	63,932	3,123,530	13,275	504,156	18,302	587,914	11,322	461,720	4,395	172,608	390	18,144
<b>Region VI</b>	<b>421,595</b>	<b>14,437,849</b>	<b>189,656</b>	<b>8,408,497</b>	<b>53,899</b>	<b>1,213,261</b>	<b>122,199</b>	<b>2,945,124</b>	<b>25,053</b>	<b>924,615</b>	<b>27,857</b>	<b>833,912</b>	<b>2,931</b>	<b>112,440</b>
Alabama	74,579	2,421,833	30,313	1,298,120	8,971	186,531	24,703	587,069	4,269	153,446	5,690	172,347	633	24,320
Florida	118,006	4,742,941	65,749	3,219,893	19,233	499,360	20,553	561,481	7,238	284,441	4,844	162,578	389	15,198
Georgia	75,337	2,410,627	30,688	1,282,210	8,000	168,455	25,772	608,990	4,600	165,954	5,679	162,458	598	22,580
Mississippi	34,312	1,011,582	14,345	549,688	4,026	75,002	11,368	246,057	1,634	55,449	2,543	70,136	396	15,220
South Carolina	44,304	1,366,588	15,489	664,836	4,177	87,615	17,709	399,537	2,606	92,861	3,982	108,782	341	12,967
Tennessee	75,057	2,484,278	33,072	1,393,750	9,492	196,298	22,094	541,990	4,706	172,644	5,119	157,611	574	22,161
<b>Region VII</b>	<b>297,460</b>	<b>11,295,891</b>	<b>163,510</b>	<b>7,355,762</b>	<b>47,153</b>	<b>1,113,211</b>	<b>49,460</b>	<b>1,439,569</b>	<b>24,842</b>	<b>956,405</b>	<b>11,377</b>	<b>385,126</b>	<b>1,118</b>	<b>45,811</b>
Iowa	70,834	2,644,671	39,034	1,718,467	11,713	269,905	11,379	336,179	5,870	221,027	2,629	90,639	209	8,454
Kansas	51,047	1,884,268	27,558	1,209,814	8,444	191,728	9,007	266,477	3,854	141,984	2,022	67,850	162	6,413
Missouri	125,886	4,987,494	69,804	3,275,492	19,207	478,998	20,144	587,087	11,520	462,580	4,639	159,243	572	24,000
Nebraska	30,200	1,106,523	16,852	729,756	5,021	113,034	4,720	137,641	2,375	86,672	1,123	37,198	109	4,222
North Dakota	8,506	287,077	4,497	182,074	1,193	25,073	1,847	47,222	465	16,375	464	14,759	40	1,874
South Dakota	10,987	383,858	5,765	240,159	1,575	34,473	2,363	64,963	758	27,767	500	15,437	26	1,029
<b>Region VIII</b>	<b>328,124</b>	<b>11,261,502</b>	<b>151,483</b>	<b>6,429,857</b>	<b>42,454</b>	<b>900,473</b>	<b>91,967</b>	<b>2,456,985</b>	<b>19,620</b>	<b>730,241</b>	<b>20,751</b>	<b>669,714</b>	<b>1,849</b>	<b>74,202</b>
Arkansas	41,642	1,322,153	20,388	807,402	6,012	114,853	10,633	250,604	2,037	69,535	2,288	67,393	314	12,366
Louisiana	59,410	2,043,646	26,991	1,153,008	7,012	149,679	16,913	437,834	3,978	150,731	4,110	135,528	406	16,300
New Mexico	12,427	396,016	4,682	198,462	1,241	26,054	4,857	117,902	522	19,573	1,031	30,283	94	3,743
Oklahoma	53,209	1,873,720	26,410	1,129,230	7,634	166,149	13,058	362,322	3,016	112,756	2,880	94,482	211	8,781
Texas	161,436	5,625,967	73,012	3,141,255	20,555	443,738	46,506	1,288,323	10,067	377,646	10,472	342,028	824	32,977
<b>Region IX</b>	<b>98,494</b>	<b>3,752,492</b>	<b>50,979</b>	<b>2,330,776</b>	<b>14,057</b>	<b>334,775</b>	<b>21,792</b>	<b>648,151</b>	<b>6,935</b>	<b>273,276</b>	<b>4,383</b>	<b>151,019</b>	<b>348</b>	<b>14,460</b>
Colorado	40,913	1,588,274	21,835	1,015,249	6,157	149,751	8,026	238,173	3,079	122,095	1,693	57,908	123	5,099
Idaho	15,778	565,320	8,306	356,284	2,195	47,936	3,716	106,495	857	30,928	644	21,334	60	2,343
Montana	16,837	651,085	9,198	415,948	2,165	51,073	3,390	102,195	1,305	58,076	607	25,366	82	3,427
Utah	18,407	694,182	8,091	380,609	2,733	66,697	5,133	154,270	1,337	53,435	1,049	36,410	64	2,781
Wyoming	6,559	253,631	3,549	162,686	807	19,318	1,527	47,018	357	13,742	300	10,001	19	860
<b>Region X</b>	<b>610,834</b>	<b>25,519,141</b>	<b>353,649</b>	<b>17,271,019</b>	<b>87,129</b>	<b>2,258,696</b>	<b>100,017</b>	<b>3,230,048</b>	<b>47,352</b>	<b>1,915,239</b>	<b>21,012</b>	<b>773,444</b>	<b>1,675</b>	<b>70,680</b>
Alaska	2,634	95,778	1,436	64,852	126	2,823	894	22,534	58	2,116	114	3,214	6	239
Arizona	21,577	818,227	9,956	472,451	2,588	63,921	6,315	179,918	1,218	49,258	1,369	47,297	131	5,382
California	408,760	17,256,949	238,966	11,703,255	58,122	1,526,884	63,698	2,118,908	33,108	1,347,525	13,745	512,764	1,121	47,613
Hawaii	11,868	428,044	5,730	266,180	1,279	28,574	3,531	87,160	520	19,903	764	24,812	35	1,415
Nevada	5,035	205,044	2,909	136,448	461	11,163	1,162	37,863	283	11,593	199	7,122	21	855
Oregon	64,071	2,624,894	37,533	1,802,952	9,764	243,139	10,035	320,086	4,621	179,869	1,952	71,744	166	7,104
Washington	96,889	4,090,205	57,119	2,824,881	14,789	382,192	14,382	463,579	7,535	304,975	2,869	106,491	195	8,087
<b>Foreign</b>	<b>25,104</b>	<b>1,082,207</b>	<b>13,736</b>	<b>732,693</b>	<b>4,196</b>	<b>110,091</b>	<b>3,220</b>	<b>85,238</b>	<b>2,438</b>	<b>100,750</b>	<b>1,216</b>	<b>40,463</b>	<b>298</b>	<b>12,973</b>

<sup>1</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

<sup>2</sup> Beneficiary's State of residence as of Dec. 31, 1952.



Table 9.—Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, March 1953

[Corrected to Apr. 22, 1953]

Region and State	Nonfarm place- ments	Initial claims <sup>1</sup>		Weeks of unemploy- ment covered by continued claims		Compensated unemployment					Average weekly insured unem- ployment under State programs <sup>2</sup>
		Total	Women	Total	Women	All types of unemployment <sup>3</sup>			Total unemployment		
						Weeks compen- sated	Benefits paid <sup>4</sup>	Average weekly number of benefi- ciaries	Weeks compen- sated	Average weekly payment	
Total	520,523	786,575	264,056	4,555,165	1,524,474	4,091,495	\$92,308,272	929,885	3,805,823	\$23.24	* 1,014,477
Region I:											
Connecticut	10,072	9,031	4,625	39,082	16,232	37,579	807,785	8,541	35,749	22.02	8,428
Maine	2,003	6,450	2,522	37,079	12,196	30,478	514,540	6,927	28,064	17.36	8,053
Massachusetts	18,878	33,541	14,736	176,916	58,370	159,510	3,821,734	36,252	147,700	24.96	39,319
New Hampshire	1,388	6,453	2,791	26,985	10,219	21,474	440,444	4,880	19,132	21.69	6,005
Rhode Island	2,197	11,827	6,744	56,988	26,213	51,887	1,132,607	11,792	49,965	22.17	12,860
Vermont	923	889	276	7,420	2,034	6,648	135,471	1,511	5,936	21.54	1,568
Region II:											
New Jersey	12,755	45,838	23,849	198,021	86,187	195,459	5,178,361	44,422	181,699	27.29	43,696
New York	72,884	172,668	64,600	703,432	263,100	638,810	16,371,782	145,184	584,702	26.76	157,835
Puerto Rico	1,595	27	0	98	4						
Virgin Islands	99	0	0	10	4						
Region III-IV:											
Delaware	963	748	285	6,242	2,212	6,172	117,382	1,403	5,797	19.48	1,335
Dist. of Col.	3,243	2,363	713	15,877	5,009	13,897	252,712	3,158	13,714	18.22	3,482
Maryland	5,802	7,073	2,575	43,409	14,043	45,314	914,257	10,299	40,046	21.38	10,561
North Carolina	10,795	16,751	8,708	113,268	65,738	121,736	1,863,728	27,667	114,868	15.58	28,327
Pennsylvania	23,804	105,230	23,611	440,712	110,825	383,009	9,632,019	87,048	360,170	25.48	99,863
Virginia	7,051	5,759	2,201	41,020	15,984	36,821	654,729	8,368	34,599	18.18	9,285
West Virginia	2,042	9,434	960	79,447	9,551	69,281	1,345,326	15,746	62,141	20.35	17,637
Region V:											
Alabama	9,610	10,828	2,106	76,796	16,164	59,263	1,050,499	13,469	56,480	18.04	16,039
Florida	18,239	8,185	2,400	38,872	13,427	20,786	359,438	4,724	19,527	17.65	8,749
Georgia	11,176	7,479	3,106	56,631	28,924	50,697	824,699	11,522	47,888	16.56	13,973
Mississippi	7,352	6,398	1,457	51,736	9,892	39,913	723,053	9,071	36,318	18.71	11,549
South Carolina	5,319	6,899	2,279	43,914	15,552	45,280	821,573	10,291	43,172	18.51	10,732
Tennessee	11,686	9,190	3,512	107,398	42,548	97,413	1,599,373	22,139	93,911	16.55	22,896
Region VI:											
Kentucky	2,787	9,565	2,440	88,388	20,951	70,959	1,687,195	18,172	75,365	21.51	19,970
Michigan	20,370	18,596	5,061	102,155	32,050	84,612	2,191,745	19,230	81,461	26.43	24,433
Ohio	29,326	21,174	7,949	124,819	41,189	105,980	2,640,362	24,086	98,930	25.66	26,871
Region VII-VIII:											
Illinois	18,814	36,692	11,623	200,831	65,475	172,981	4,064,194	39,314	146,950	25.30	45,095
Indiana	10,521	11,032	3,302	61,117	18,797	55,612	1,254,369	12,639	50,671	23.40	12,882
Minnesota	7,403	7,807	1,761	104,432	20,968	104,441	1,929,216	23,737	99,529	18.80	25,100
Montana	1,951	2,159	323	26,592	5,226	26,281	489,747	5,973	26,281	18.61	6,800
North Dakota	1,072	765	74	18,315	1,648	19,311	481,297	4,389	17,965	25.36	4,226
South Dakota	1,233	542	138	8,199	1,383	8,623	173,061	1,900	7,958	20.82	1,589
Wisconsin	7,665	7,502	2,205	60,801	18,552	52,352	1,314,220	11,898	48,380	25.53	12,962
Region IX:											
Iowa	6,638	3,853	1,320	36,573	11,087	32,520	675,539	7,391	29,226	21.64	8,010
Kansas	8,211	4,455	1,045	30,034	6,734	31,451	714,932	7,148	29,113	23.34	6,413
Missouri	15,017	13,337	5,133	85,696	29,128	64,146	1,254,250	14,579	58,272	20.46	18,648
Nebraska	4,637	1,748	638	22,162	5,963	21,955	469,069	4,900	20,917	21.84	4,729
Region X:											
Arkansas	8,931	6,625	1,412	55,548	9,483	44,510	778,550	10,116	41,520	17.90	12,916
Louisiana	8,211	10,490	1,782	71,143	13,542	58,257	1,205,497	13,240	53,332	21.30	15,646
Oklahoma	13,652	7,612	1,538	54,556	14,108	37,541	710,417	8,532	35,383	19.33	11,878
Texas	45,162	10,946	2,859	72,498	21,748	61,395	1,053,418	13,953	58,725	17.47	17,763
Region XI:											
Colorado	5,538	2,436	534	14,579	2,791	11,341	240,527	2,578	10,632	21.53	3,166
New Mexico	3,880	1,573	250	11,975	1,498	11,545	249,364	2,624	11,180	21.83	2,780
Utah	3,068	2,213	489	21,723	6,515	18,013	447,448	4,094	16,536	25.56	4,416
Wyoming	795	767	150	6,368	1,096	7,093	176,921	1,612	6,469	25.62	1,419
Region XII:											
Arizona	4,959	3,266	907	15,949	5,244	10,024	209,705	2,278	9,602	21.12	3,570
California	32,137	80,749	29,251	550,032	256,967	504,694	11,428,754	114,703	472,832	23.24	124,122
Hawaii	825	1,879	610	16,696	8,033	15,165	266,255	3,447	10,539	20.93	( <sup>5</sup> )
Nevada	2,469	1,113	362	6,481	2,349	7,389	182,311	1,679	6,861	25.41	1,422
Region XIII:											
Alaska	788	1,822	413	21,866	3,602	28,675	944,305	6,517	27,731	33.26	( <sup>5</sup> )
Idaho	2,371	1,819	425	30,257	4,961	26,942	629,088	6,123	26,117	23.53	6,128
Oregon	5,006	11,704	2,369	112,653	28,270	113,180	2,536,018	25,723	108,152	22.86	24,227
Washington	7,210	19,273	3,547	161,375	40,389	144,080	3,448,986	32,745	137,626	24.20	34,432

<sup>1</sup> Excludes transitional claims.

<sup>2</sup> Total, part-total, and partial.

<sup>3</sup> Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

<sup>4</sup> Excludes Alaska and Hawaii.

<sup>5</sup> Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

Table 10.—Public assistance in the United States, by month, March 1952–March 1953<sup>1</sup>

[Exclusive of vendor payments for medical care and cases receiving only such payments]

Year and month	Total	Old-age assistance	Aid to dependent children		Aid to the blind	Aid to the permanently and totally disabled	General assistance	Total	Old-age assistance	Aid to dependent children (families)	Aid to the blind	Aid to the permanently and totally disabled	General assistance					
			Families	Recipients														
				Total <sup>1</sup>										Children				
Number of recipients														Percentage change from previous month				
1952																		
March		2,679,899	596,729	2,061,581	1,540,034	97,257	134,957	335,000		-0.2	+0.5	+0.1	+2.4	-0.4				
April		2,671,695	598,398	2,068,790	1,546,296	97,353	138,017	320,000		-0.3	+0.3	+0.1	+2.3	-0.1				
May		2,666,474	598,236	2,060,849	1,547,261	97,571	141,830	302,000		-0.2	( <sup>2</sup> )	+0.2	+2.8	-0.5				
June		2,659,667	589,968	2,041,551	1,527,354	97,690	145,344	294,000		-0.3	-1.4	+0.1	+2.5	-2.1				
July		2,650,156	578,155	2,006,321	1,501,148	97,670	148,132	307,000		-0.4	-2.0	( <sup>2</sup> )	+1.9	+4.4				
August		2,646,077	572,100	1,990,763	1,489,988	97,905	151,457	295,000		-0.2	-1.0	+0.2	+2.2	-0.3				
September		2,642,395	569,215	1,984,253	1,486,506	98,071	153,902	274,000		-0.1	-0.5	+0.2	+1.6	-0.3				
October		2,637,280	566,066	1,977,710	1,482,290	98,249	156,645	270,000		-0.2	-0.4	+0.2	+1.8	-1.1				
November		2,635,591	565,536	1,975,901	1,482,431	98,377	159,053	267,000		-0.1	-0.2	+0.1	+1.5	-1.1				
December		2,634,662	569,184	1,990,819	1,494,563	98,461	161,441	280,000		( <sup>2</sup> )	+0.6	+0.1	+1.5	+4.4				
1953																		
January		2,628,147	571,369	1,999,487	1,502,987	98,442	163,789	290,000		-0.2	+0.4	( <sup>2</sup> )	+1.5	+3.7				
February		2,618,880	572,449	2,007,975	1,509,087	98,408	165,463	287,000		-0.4	+0.2	( <sup>2</sup> )	+1.0	-1.1				
March		2,610,702	574,397	2,016,680	1,516,662	98,380	167,513	283,000		-0.3	+0.3	( <sup>2</sup> )	+1.2	-1.1				
Amount of assistance														Percentage change from previous month				
1952																		
March	\$192,619,399	\$120,240,341		\$45,468,914		\$4,836,239	\$6,222,905	\$15,851,000	+0.2	( <sup>2</sup> )	+0.4	-0.1	+2.1	-0.1				
April	192,159,661	120,106,042		45,713,294		4,851,436	6,363,889	15,125,000	-0.2	-0.1	+0.5	+0.3	+2.3	-0.4				
May	191,436,861	120,390,263		45,505,911		4,875,654	6,565,033	14,100,000	-0.4	+0.2	-0.5	+0.5	+3.2	-0.4				
June	190,033,682	120,200,238		44,768,604		4,883,935	6,694,905	13,486,000	-0.7	-0.2	-1.6	+0.2	+2.0	-0.4				
July	191,365,814	120,542,626		44,175,800		4,943,745	6,842,643	14,861,000	+0.7	+0.3	-1.3	+1.2	+2.2	+0.2				
August	189,514,464	120,424,755		43,620,484		4,959,394	6,973,831	13,536,000	-1.0	-0.1	-1.3	+0.3	+1.9	-0.3				
September	189,680,122	121,251,437		43,522,039		4,974,710	7,074,936	12,857,000	+0.1	+0.7	-0.2	+0.3	+1.4	-0.7				
October	199,688,422	127,753,941		46,116,285		5,206,477	7,523,719	13,088,000	+5.3	+5.4	+6.0	+4.7	+6.3	+1.4				
November	200,239,380	128,231,874		46,209,537		5,240,897	7,681,072	12,876,000	+0.3	+0.4	+0.2	+0.7	+2.1	-1.4				
December	202,383,234	128,632,515		46,720,062		5,267,441	7,814,216	13,949,000	+1.1	+0.3	+1.1	+0.5	+1.7	+4.3				
1953																		
January	203,802,873	129,219,048		47,084,386		5,273,447	7,960,992	14,265,000	+0.7	+0.5	+0.8	+0.1	+1.9	+2.1				
February	202,070,779	127,775,412		47,107,016		5,270,904	8,024,447	13,893,000	-0.8	-1.1	( <sup>2</sup> )	( <sup>2</sup> )	+0.8	-2.4				
March	202,247,523	127,569,396		47,295,081		5,284,214	8,138,832	13,960,000	+0.1	-0.2	+0.4	+0.3	+1.4	+0.1				

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.<sup>3</sup> Decrease of less than 0.05 percent.<sup>4</sup> Excludes Nebraska; data not available. Percentage change based on data for 52 States.<sup>5</sup> Increase of less than 0.05 percent.

## RECENT PUBLICATIONS

(Continued from page 24)

COLLIS, ROBERT. *The Lost and the Found: The Story of Eva and László, Two Children of War-torn Europe*. New York: Woman's Press, 1953. 181 pp. \$3.50.

The author, a pediatrician, tells about the mental and physical rehabilitation of two children whom he adopted.

CRUZE, WENDELL W. *Adolescent Psychology and Development*. New York: Ronald Press Co., 1953. 557 pp. \$5.

*Healthy Personality Development in Children as Related to Programs of the Federal Government. Report of the Interagency Conference, Nassau Tavern, Princeton, N. J.,*

September 21–25, 1951. New York: The Josiah Macy, Jr., Foundation, 1952. 154 pp. \$1.

MOUSTAKAS, CLARK E. *Children in Play Therapy: A Key to Understanding Normal and Disturbed Emotions*. New York: McGraw-Hill Book Co., Inc., 1953. 218 pp. \$4.50.

Clarifies the purposes and procedures of play therapy.

NATIONAL MIDCENTURY COMMITTEE FOR CHILDREN AND YOUTH. *Report on Children and Youth, 1950–1952*. New York: The Committee, Dec. 1952. 46 pp. \$1. (May be ordered from Health Publications Institute, 216 North Dawson St., Raleigh, N. C.)

REID, JOSEPH H., and HAGAN, HELEN R.

*Residential Treatment of Emotionally Disturbed Children: A Descriptive Study*. New York: Child Welfare League of America, Inc., 1952. 313 pp. \$3.50.

Describes the operation of 12 treatment institutions. Considers form of organization, intake policies and procedures, children in residence, staff, treatment, aftercare, costs, and sources of support.

SMITH, WILLIAM CARLSON. *The Stepchild*. Chicago: University of Chicago Press, 1953. 314 pp. \$8.

Discusses the emotional strains and special adjustment problems of most stepchildren.

TEICHER, JOSEPH D. *Your Child and His Problems: A Basic Guide for Parents*. Boston: Little, Brown

**Table 11.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, January 1953<sup>1</sup>**

State <sup>2</sup>	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance <sup>3</sup>
Alaska				( <sup>4</sup> )	\$12,535
Calif.				( <sup>4</sup> )	68,657
Conn.	\$142,299	\$50,172	\$2,121	( <sup>4</sup> )	( <sup>4</sup> )
Del.		772			( <sup>4</sup> )
D. C.	125	35	35	854	
Hawaii	8,160	29,218	595	4,688	( <sup>4</sup> )
Ill.	1,648,376	117,332	33,376	123,021	384,808
Ind.	278,827	42,509	9,753	( <sup>4</sup> )	144,773
Iowa				( <sup>4</sup> )	167,863
Kans.	147,254	28,089	2,470	21,123	51,873
La.		3,633	132	1,975	1,109
Maine				( <sup>4</sup> )	35,949
Mass.	473,972	60,075		273,716	111,710
Mich.	88,578		851	15,512	68,047
Minn.	737,998	34,940	12,152	( <sup>4</sup> )	( <sup>4</sup> )
Mont.					135,974
Nebr.	257,269	8,366	1,271	( <sup>4</sup> )	( <sup>4</sup> )
Nev.	2,567			( <sup>4</sup> )	54,442
N. H.	69,820	17,577	2,619	680	( <sup>4</sup> )
N. J.		8,598			76,636
N. Mex.	12,020	18,469	541	7,950	417
N. Y.	1,439,296	423,214	52,353	471,126	( <sup>4</sup> )
N. C.	15,315	6,863		3,824	129,388
N. Dak.	13,131	1,147	22	2,444	15,466
Ohio	113,596	5,187	4,299		454,950
Ore.					127,692
R. I.	98,295	38,112	1,836	3,978	34,349
S. C.					5,973
S. Dak.					80,150
Utah	771	468	233	341	40
V. I.	51	5	1	4	37
Va.					5,160
Wis.	316,180	79,738	7,270	6,718	87,732

<sup>1</sup> For January data excluding vendor payments for medical care, see the *Bulletin*, April 1953.

<sup>2</sup> Excludes States that made no vendor payments for medical care for January or did not report such payments. For the special types of public assistance, figures in italics represent payments made without Federal participation.

<sup>3</sup> In all States except California, Illinois, Louisiana, Massachusetts, Nevada, New Jersey, Utah, and the Virgin Islands includes payments made on behalf of recipients of the special types of public assistance.

<sup>4</sup> No program for aid to the permanently and totally disabled.

<sup>5</sup> Data not available.

**Table 12.—Average payments including vendor payments for medical care and average amount of vendor payments per assistance case, by program and State, January 1953<sup>1</sup>**

State <sup>2</sup>	Old-age assistance		Aid to dependent children (per family)		Aid to the blind		Aid to the permanently and totally disabled	
	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care
Conn.	\$74.99	\$9.00	\$127.32	\$12.00	\$85.65	\$7.00	( <sup>4</sup> )	( <sup>4</sup> )
Del.			87.12	1.05				
D. C.	53.33	.05	107.84	.02	58.08	.14	\$61.18	\$0.04
Hawaii	37.95	3.85	94.73	9.23	43.99	3.67	51.17	3.91
Ill.	54.57	14.76	118.62	5.15	57.04	8.48	67.05	28.78
Ind.	43.16	6.61	81.14	5.29	46.03	5.69	( <sup>4</sup> )	( <sup>4</sup> )
Kans.	61.02	4.00	105.04	7.18	66.88	4.14	62.76	7.14
La.			63.75	.19	47.09	.07	41.51	.14
Mass.	71.53	4.84	119.05	4.79			87.61	34.06
Mich.	51.55	1.10			59.35	.46	67.20	10.19
Minn.	57.59	12.87	107.08	4.72	69.74	10.59	( <sup>4</sup> )	( <sup>4</sup> )
Nebr.	54.05	12.83	94.40	3.31	64.92	1.76	( <sup>4</sup> )	( <sup>4</sup> )
Nev.	57.07	.95					( <sup>4</sup> )	( <sup>4</sup> )
N. H.	54.98	10.00	124.82	13.50	59.74	9.00	66.56	10.00
N. J.			109.66	1.77				
N. Mex.	45.53	1.12	71.12	3.65	43.56	1.29	41.14	3.98
N. Y.	68.72	12.63	125.23	8.69	76.67	12.10	76.88	14.74
N. C.	29.82	.30	56.80	.41			35.53	.59
N. Dak.	54.84	1.50	106.36	.75	53.30	.19	65.49	3.30
Ohio	52.49	1.01	81.43	.40	52.71	1.17		
R. I.	57.24	10.57	114.36	12.00	70.93	9.82	69.18	9.75
Utah	57.28	.08	111.95	.17	63.47	1.08	61.08	.22
V. I.	11.01	.07	17.34	.02	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
Wis.	57.44	6.29	128.80	9.97	63.79	5.76	71.18	6.40

<sup>1</sup> For January data excluding vendor payments for medical care, see the *Bulletin*, April 1953. All averages based on cases receiving money payments, vendor payments for medical care, or both. Averages for general assistance not computed here because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance. Figures in italics represent payments made without Federal participation.

<sup>2</sup> Excludes States that made no vendor payments for medical care for January or did not report such payments.

<sup>3</sup> No program for aid to the permanently and totally disabled.

<sup>4</sup> Average payment not computed on base of less than 50 recipients.

and Co., 1953. 302 pp. \$3.75.

Designed for the use of doctors, teachers, social workers, and psychologists as well as for parents.

## Health and Medical Care

CANADA. BRITISH COLUMBIA. DEPARTMENT OF HEALTH AND WELFARE. HEALTH BRANCH. *Seventh Report . . . Year Ended December 31st, 1952*. Victoria: Queen's Printer, 1953. 119 pp.

CANADA. DEPARTMENT OF NATIONAL HEALTH AND WELFARE. RESEARCH DIVISION. *Health Insurance In*

*Great Britain, 1911-1948*. (Social Security Series, Memorandum No. 11.) Ottawa: The Department, 1952. 163 pp. Processed.

GREENFIELD, MARGARET. *Permanent and Total Disability Aid*. (1953 Legislative Problems, No. 4.) Berkeley: University of California, Bureau of Public Administration, Feb. 1953. 54 pp. Processed.

Summarizes arguments for and against disability insurance; considers title XIV of the Social Security Act, as amended, and its interpretation by the Social Security Administration;

describes State experience; and discusses California's 1953 disability bill.

OVERHOLSER, WINFRED. *The Psychiatrist and the Law*. New York: Harcourt, Brace and Co., 1953. 147 pp. \$3.50.

Includes a discussion of State laws.

RUSK, HOWARD A. "Rehabilitation in the Hospital." *Public Health Reports*, Washington, Vol. 68, Mar. 1953, pp. 281-285. 40 cents.

Describes the organization and operation of some of the in-patient rehabilitation services in New York City hospitals.



**Table 13.—Old-age assistance: Recipients and payments to recipients, by State, March 1953<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	February 1953 in—		March 1952 in—	
				Number	Amount	Number	Amount
<b>Total<sup>2</sup></b>	<b>2,610,702</b>	<b>\$127,569,396</b>	<b>\$48.86</b>	<b>-0.3</b>	<b>-0.2</b>	<b>-2.6</b>	<b>+6.1</b>
Ala.	68,616	1,867,557	27.26	-1.2	+1.1	-8.9	+16.5
Alaska	1,655	94,270	56.96	-1.1	+3.3	-7.7	-4.4
Ariz.	13,940	756,096	54.24	+2.2	+1.1	-1.1	+10.0
Ark.	57,475	1,865,287	32.45	-3.3	-4.4	-2.0	+44.3
Calif.	272,021	18,907,958	69.51	-2.2	-1.1	-6.6	+4.1
Colo. <sup>3</sup>	52,325	4,128,106	78.89	+3.3	+1.1	+5.5	+12.1
Conn.	15,456	1,009,593	65.32	-9.9	-1.2	-14.5	-9.6
Del.	1,701	64,262	37.78	-1.3	-7.7	+3.0	+17.0
D. C.	2,698	143,754	53.28	+7.7	+8.8	-3.2	+6.5
Fla.	66,339	2,850,638	42.97	-2.2	+1.1	-2.0	+9.9
Ga.	94,662	3,433,324	36.27	-3.3	-1.1	-3.3	+15.8
Hawaii	2,095	71,848	34.29	-3.3	+6.6	-6.4	-3.9
Idaho	9,118	493,160	54.09	-3.3	-2.2	-2.6	+4.2
Ill.	105,091	4,383,766	41.71	-8.8	-7.7	-6.1	-5.4
Ind.	46,569	1,518,598	37.43	-1.0	-7.7	-7.6	-3.6
Iowa	46,303	2,629,210	56.78	-7.7	-6.6	-4.1	+6.2
Kans.	36,471	2,100,594	57.60	-2.2	+2.2	-2.4	+6.7
Ky.	55,188	1,939,397	35.14	-5.5	-4.4	-13.4	+2.9
La.	126,154	6,165,572	51.31	( <sup>4</sup> )	-1.1	-1.1	+2.3
Maine	13,395	614,022	45.84	-8.8	+4.2	-6.4	-3.3
Md.	10,863	464,636	42.77	-6.6	-5.5	-4.4	+1.1
Mass.	96,546	6,446,380	66.77	-2.2	-1.3	-2.8	-6.6
Mich.	86,313	4,424,222	51.26	-1.0	-7.7	-6.8	-1.3
Minn.	53,146	2,402,236	45.20	-5.5	-1.1	-3.0	-3.9
Miss.	60,038	1,695,479	28.24	+5.5	+8.8	+4.4	+10.3
Mo.	130,644	6,535,085	50.05	-2.2	-3.3	-9.9	+14.0
Mont.	10,689	620,394	58.04	-6.6	-8.8	-5.1	+7.3
Nebr.	18,951	815,153	42.97	-6.6	( <sup>4</sup> )	-12.8	-14.1
Nev. <sup>5</sup>	2,660	149,934	56.37	-2.2	-2.2	-2.5	+1.1
N. H.	6,951	313,776	45.14	-3.3	-4.4	+9.9	+3.5
N. J.	21,616	1,292,277	59.78	-1.1	+8.8	-2.5	+8.6
N. Mex.	10,808	479,104	44.33	+8.8	+8.8	+7.7	+6.0
N. Y.	108,404	6,257,380	57.72	-4.4	-4.4	-5.6	-2.6
N. C.	50,799	1,504,032	29.61	-3.3	-1.1	-1.6	+21.5
N. Dak.	8,658	478,680	55.30	-3.3	-2.0	-3.2	+3.2
Ohio	110,593	5,691,479	51.46	-8.8	-8.8	-5.2	-5.5
Okl.	95,322	6,293,712	66.03	-1.1	-2.2	-1.0	+34.4
Oreg.	21,851	1,355,816	62.05	-3.3	+4.4	-4.0	+3.9
Pa.	66,469	2,828,568	42.55	-1.1	-1.4	-10.5	-2.3
P. R.	42,816	324,078	7.57	-1.1	-6.6	+43.5	+42.2
R. I.	8,872	435,339	49.07	-4.4	+5.5	-6.9	-4.1
S. C.	41,929	1,316,954	31.41	-3.3	-4.4	-1.4	+13.5
S. Dak.	11,535	508,416	44.08	-5.5	-1.1	-3.3	+1.9
Tenn.	60,128	2,206,812	36.70	+1.1	( <sup>4</sup> )	-1.1	+18.7
Tex.	218,325	8,371,787	38.35	+1.1	+1.1	-5.5	+14.1
Utah	9,605	553,732	57.65	-2.2	+1.1	-1.8	+2.0
Vt.	6,911	281,496	40.73	-5.5	-1.1	-1.6	+1.3
V. I.	697	7,629	10.95	+7.7	+3.3	+4.0	+3.4
Va.	17,494	461,492	26.38	-7.7	-3.3	-7.8	+6.2
Wash. <sup>6</sup>	65,264	4,311,443	66.06	-3.3	-5.5	-3.7	+3.4
W. Va.	27,027	904,769	33.48	+1.3	+1.2	+3.7	+20.5
Wis.	49,515	2,551,004	51.52	-7.7	( <sup>4</sup> )	-4.1	+1.7
Wyo.	4,093	243,091	59.39	+1.1	+2.2	-3.9	+2.5

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Includes 3,994 recipients under 65 years of age in Colorado and payments to these recipients. Such payments are made without Federal participation.

<sup>3</sup> Decrease of less than 0.05 percent.

<sup>4</sup> Increase of less than 0.05 percent.

**Table 14.—Aid to the blind: Recipients and payments to recipients, by State, March 1953<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	February 1953 in—		March 1952 in—	
				Number	Amount	Number	Amount
<b>Total<sup>2</sup></b>	<b>98,380</b>	<b>\$5,284,214</b>	<b>\$53.71</b>	<b>(<sup>4</sup>)</b>	<b>+0.3</b>	<b>+1.2</b>	<b>+9.3</b>
Ala.	1,511	43,154	28.56	-0.1	+1.1	-5.5	+18.1
Alaska	46	2,460	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
Ariz.	685	40,420	59.01	-3.3	+2.2	-5.6	+3.1
Ark.	1,432	75,732	52.90	+4.4	+7.7	+2.5	+47.4
Calif. <sup>3</sup>	11,722	1,006,934	85.90	-5.5	-4.4	+1.7	+7.1
Colo.	345	22,690	65.77	+1.5	+2.0	0	+4.2
Conn.	302	23,675	78.39	-1.0	-2.9	-1.0	+14.7
Del.	237	12,013	50.69	0	( <sup>4</sup> )	+6.3	+17.1
D. C.	246	14,054	57.13	-1.2	-2.2	-5.4	+4.7
Fla.	3,123	148,592	47.58	-2.2	( <sup>4</sup> )	+2.3	+14.1
Ga.	3,075	127,453	41.45	+3.3	+4.4	+5.1	+20.7
Hawaii	109	4,570	41.93	+9.9	+1.9	-2.7	+2.1
Idaho	188	11,101	59.05	+5.5	-1.0	-4.1	+2.1
Ill.	3,815	190,280	49.88	-6.6	-3.3	-2.5	-2.7
Ind.	1,682	68,733	40.88	-2.2	+2.2	-2.5	+2.7
Iowa	1,319	89,187	67.62	-4.4	( <sup>4</sup> )	+2.1	+15.1
Kans.	1,601	38,106	23.80	+1.0	+9.9	-3.6	+12.4
Ky.	2,454	91,031	37.09	-1.1	+7.7	-3.1	+8.4
La.	1,963	92,823	47.29	+6.6	+7.7	+3.7	+3.2
Maine	1,564	28,088	49.80	-5.5	+5.6	-8.8	+4.1
Md.	467	23,491	50.30	-4.4	-4.4	-8.8	+1.1
Mass.	1,724	145,592	84.45	+2.2	+2.2	+5.3	+13.1
Mich.	1,827	108,938	59.63	-1.1	+5.5	-2.6	+8.1
Minn.	1,145	67,142	59.05	-5.5	+3.3	-1.9	-4.4
Miss.	2,950	100,365	34.02	+3.3	+10.0	+1.9	+38.9
Mo. <sup>3</sup>	8,485	174,250	50.00	+2.2	+2.2	+13.0	+13.1
Mont.	518	33,297	64.28	-1.0	-1.7	-8.8	+12.1
Nebr.	703	46,270	65.82	-3.3	+2.6	-7.6	-4.1
Nev. <sup>5</sup>	41	2,319	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
N. H.	297	14,987	50.46	+1.0	+1.3	-1.7	+1.1
N. J.	823	53,022	64.43	0	+5.5	+2.6	+4.1
N. Mex.	421	18,057	42.89	+2.2	+2.2	-10.4	-1.7
N. Y.	4,116	280,067	68.04	+1.1	-8.8	+3.3	+4.7
N. C.	4,501	176,324	39.17	+4.4	+9.9	+1.4	+15.1
N. Dak.	114	5,908	51.82	0	-4.1	+3.6	-2.1
Ohio	3,638	187,788	51.62	-5.5	-3.3	-2.8	+2.1
Okl.	2,381	180,092	75.64	-2.2	-5.5	-7.4	+36.6
Oreg.	364	26,769	73.54	+6.6	+3.7	-5.5	+3.9
Pa.	15,808	781,018	49.41	-1.1	-3.3	+2.8	+2.2
P. R.	1,092	8,145	7.46	+1.5	+1.3	+75.8	+79.8
R. I.	184	11,250	61.14	0	-1.3	0	+1.0
S. C.	1,626	59,902	36.84	-1.1	-1.1	+1.6	+31.1
S. Dak.	202	8,701	43.07	0	+2.2	-2.9	+4.2
Tenn.	2,933	122,332	41.71	+4.4	+4.4	+5.6	+18.1
Tex.	6,017	259,441	43.12	-1.1	-1.1	+1.1	+15.1
Utah	214	13,466	62.93	-5.5	+6.6	-4.0	+3.3
Vt.	172	7,725	44.91	-6.6	( <sup>4</sup> )	-4.4	-1.0
V. I.	43	474	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
Va.	1,337	45,382	33.94	-9.9	-5.5	-9.0	-3.3
Wash. <sup>6</sup>	812	67,278	82.85	0	+5.5	-2.5	+6.1
W. Va.	1,165	45,566	39.11	+7.7	+4.4	+7.8	+21.1
Wis.	1,257	72,580	57.74	-6.6	-6.6	-5.9	-1.1
Wyo.	85	5,160	60.71	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Data include recipients of payments made without Federal participation and payments to these recipients as follows: In Nevada (all recipients and payments), in California (503 recipients, \$44,850 in payments), in Washington (9 recipients, \$430 in payments), in Missouri (912 recipients, \$45,938 in payments), and in Pennsylvania (6,672 recipients, \$332,117 in payments). State plans for aid to the blind in Missouri and Pennsylvania were approved under the Social Security Act Amendments of 1950.

<sup>3</sup> Decrease of less than 0.05 percent.

<sup>4</sup> Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

<sup>5</sup> Increase of less than 0.05 percent.

<sup>6</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

Table 15.—Aid to dependent children: Recipients and payments to recipients, by State, March 1953<sup>1</sup>

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients		Payments to recipients			Percentage change from—			
		Total <sup>2</sup>	Children	Total amount	Average per—		February 1953 in—		March 1952 in—	
					Family	Recipient	Number of families	Amount	Number of families	Amount
Total <sup>3</sup>	574,397	2,016,680	1,516,662	\$47,295,081	\$82.34	\$23.45	+0.3	+0.4	-3.7	+4.0
Alabama	18,335	66,749	51,982	723,715	39.47	10.84	+1	+9	( <sup>4</sup> )	+12.5
Alaska	856	2,810	2,046	68,353	79.85	24.32	+2.3	+4.3	+16.1	+27.3
Arizona	3,660	13,991	10,544	311,232	85.04	22.25	+2	+5	+3.9	+21.1
Arkansas	13,041	49,157	37,644	722,038	55.37	14.69	+4	+4	-1.9	+37.1
California	52,065	166,090	126,654	6,193,086	118.95	37.29	+9	+1.4	-6.1	-3.4
Colorado	5,147	19,096	14,494	538,518	104.63	28.20	+1.1	+1.4	-1.2	+5.6
Connecticut	4,140	13,657	10,049	472,508	114.13	34.60	-4	+1.9	-13.4	-8.2
Delaware	738	2,885	2,222	64,370	87.22	22.31	-7	+5	+2.8	+10.6
District of Columbia	1,953	8,049	6,279	212,271	108.69	26.37	+2.4	+2.8	-2.9	+7.6
Florida	18,452	62,723	47,132	979,978	53.11	15.62	( <sup>5</sup> )	-2	+5.2	+23.1
Georgia	13,298	46,457	35,414	960,594	72.24	20.68	-8	-5	-38.7	-11.3
Hawaii	3,193	12,008	9,405	274,734	86.04	22.88	+1.0	+6	-1.8	+1.1
Idaho	1,903	6,694	4,927	231,686	121.75	34.61	+8	+1.1	-13.2	+5.9
Illinois	22,491	82,192	61,285	2,597,286	115.48	31.60	-4	( <sup>6</sup> )	-2.0	+2.9
Indiana	7,812	26,847	19,947	605,481	77.51	22.55	-7	-1	-8.3	+5.7
Iowa	5,760	20,378	15,163	681,589	118.33	33.45	+1.2	+1.6	+7.3	+26.3
Kansas	3,948	14,155	10,819	391,019	99.04	27.62	+1.1	+7	-8.7	+1.9
Kentucky	20,008	71,534	53,172	1,285,479	64.25	17.97	+3	+4	-9	+50.8
Louisiana	20,918	77,883	58,402	1,325,838	63.38	17.02	-8	-8	-5.6	-5.1
Maine	4,285	15,031	10,873	353,137	82.41	23.49	+1.3	+1.2	-4.3	+17.3
Maryland	5,424	21,237	16,301	505,961	93.28	23.82	+1.3	+1.5	+6.5	+14.3
Massachusetts	12,569	41,453	30,636	1,443,387	114.84	34.82	+4	+1	-4.7	-5.5
Michigan	23,141	75,452	53,873	2,324,386	100.44	30.81	-2.4	-2.0	-7.7	-4.8
Minnesota	7,310	24,813	18,978	741,602	101.45	29.89	+5	+1.3	-6.7	-5.0
Mississippi	11,009	41,481	32,073	302,661	27.49	7.30	+2.3	+2.9	+5.8	+10.8
Missouri	20,908	70,947	52,431	1,256,637	60.21	17.74	+5	+3	+6.5	+7.9
Montana	2,282	8,045	5,977	233,724	102.42	29.05	+5	+1	-6	+12.7
Nebraska	2,517	8,691	6,429	232,321	92.30	26.73	-5	-1	-11.2	-8.3
Nevada <sup>7</sup>	24	86	62	938	( <sup>8</sup> )	( <sup>9</sup> )	( <sup>9</sup> )	( <sup>9</sup> )	( <sup>9</sup> )	( <sup>9</sup> )
New Hampshire	1,321	4,663	3,442	148,642	112.52	31.88	+1.0	+8	-7.8	-6
New Jersey	4,988	16,599	12,837	541,851	108.65	32.06	+1.0	+5	-3.7	+3.3
New Mexico	5,237	18,791	14,379	353,916	67.58	18.83	+1.0	+2.2	-2.2	+7.1
New York	47,257	164,264	118,720	5,572,041	117.91	33.92	-6	-3	-11.1	-7.1
North Carolina	17,548	64,978	49,528	994,219	56.66	15.30	+2.0	+2.3	+2.4	+22.6
North Dakota	1,550	5,558	4,233	165,616	106.85	29.80	+3	+2.2	-7.4	+2.3
Ohio <sup>10</sup>	12,864	7,803	36,116	1,052,466	81.81	22.02	+4	+7	-4.8	+7.1
Oklahoma	17,684	59,275	45,185	1,660,284	93.89	28.01	+2	+2	-12.5	+16.4
Oregon	3,221	11,131	8,380	383,371	119.02	34.44	+6	+1.5	6.9	+5.3
Pennsylvania	26,021	100,528	75,857	2,619,880	97.32	26.06	-1.2	-2.4	-16.8	-8.0
Puerto Rico	32,080	100,199	76,815	305,730	9.33	3.05	+1	-1.1	+56.6	+63.8
Rhode Island	3,201	10,746	7,811	328,458	102.61	30.57	+3	( <sup>11</sup> )	-4.8	+1.5
South Carolina	6,601	25,053	19,480	297,673	45.10	11.88	+1.2	+1.4	( <sup>12</sup> )	+2.2
South Dakota	2,676	8,850	6,695	216,185	80.79	24.43	+4	+9	+2.2	+15.8
Tennessee	20,080	72,973	54,877	993,642	49.48	13.62	+6	+8	-2.7	+1
Texas	16,885	65,815	49,173	1,112,407	65.88	16.90	+2.0	+1.9	+3.8	+37.9
Utah	2,884	10,075	7,443	325,516	112.87	32.31	+2.2	+2.3	-2.4	+7
Vermont	1,022	3,570	2,722	74,681	73.07	20.92	+8	+2.0	-4	+35.5
Virgin Islands	222	719	616	3,788	17.08	5.27	-2	-2.9	-1.3	+6.5
Virginia	7,473	28,402	21,729	473,989	63.45	16.69	+9	+1.6	-4.0	+16.4
Washington	8,892	29,918	21,915	1,106,740	124.46	36.99	+3.0	+3.0	-3.7	+16.8
West Virginia	17,959	66,281	51,629	1,488,721	82.90	22.46	+2.9	+2.7	+6.5	+46.6
Wisconsin	8,131	27,737	20,460	981,958	120.77	35.40	+8	+1.5	-4.6	+5
Wyoming	518	1,873	1,407	56,788	109.63	30.32	-2	+1.1	-6.8	+6

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.<sup>3</sup> Includes program administered without Federal participation in Nevada.<sup>4</sup> Decrease of less than 0.05 percent.<sup>5</sup> Excludes cost of medical care, for which payments are made to recipient quarterly.<sup>6</sup> In addition to these payments from aid to dependent children funds, supplemental payments of \$100,858 from general assistance funds were made to 3,605 families in Missouri, and \$92,344 to 2,708 families in Ohio.<sup>7</sup> Average payment not computed on base of less than 50 families; percentage change, on less than 100 families.<sup>8</sup> Increase of less than 0.05 percent.

## OASI BENEFICIARIES

(Continued from page 18)

for the health care that becomes an increasing problem with the passing years. Relatives are an asset for

many old persons, but they can be a liability too; retiring does not automatically wipe out family obligations and responsibilities. As long as there is a chance to work or to man-

age on retirement income, the old men and women do not ask for help, and they accept it only when there seems to be no other way out of an impossible situation.

**Table 16.—Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, March 1953<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	February 1953 in—		March 1952 in—	
				Number	Amount	Number	Amount
<b>Total...</b>	<b>167,513</b>	<b>\$8,138,632</b>	<b>\$48.59</b>	<b>+1.2</b>	<b>+1.4</b>	<b>+24.1</b>	<b>+30.8</b>
Ala.....	8,849	246,483	27.85	+1	+6	+3.7	+29.1
Ark.....	574	17,920	31.22	+6.3	+6.5		
Calif.....	3,906	216,688	55.48	+1.5	+1.8	+6.2	+14.8
Del.....	128	6,874	53.70	-2.3	-1.2	-3.0	+17.0
D. C.....	1,411	86,854	61.55	-1	+3	+12.3	+26.7
Ga.....	3,353	132,683	39.57	+16.4	+17.3		
Hawaii.....	1,205	57,531	47.74	+1.8	+3.2	+4.9	+8.5
Idaho.....	819	46,477	56.75	+1.9	+2.0	+3.1	+10.9
Ill.....	4,010	175,416	43.74	+2.8	+4.2	+53.1	+61.6
Kans.....	2,986	168,159	56.32	+1.1	+1.2	+12.1	+23.3
La.....	14,095	581,818	41.28	-1.3	-1.6	-4.1	-1.4
Md.....	3,302	167,742	50.80	+2.9	+3.3	+24.0	+34.7
Mass.....	7,447	449,645	60.38	+2.0	+1.2	+79.5	+86.9
Mich.....	1,371	90,598	66.08	+2.2	+1.9	+37.8	+55.5
Miss.....	1,343	29,061	21.64	+4.4	+7.2	+64.2	+79.7
Mo.....	12,570	651,279	51.81	+6	+6	+14.1	+27.9
Mont.....	1,222	76,802	62.85	+5	+7	+11.2	+25.4
N. H.....	84	4,500	53.57	( <sup>2</sup> )	( <sup>2</sup> )		
N. J.....	2,009	146,464	72.90	+1.1	+5.0	+50.7	+83.9
N. Mex.....	1,942	71,438	36.79	-9	-1.6	-5.9	-14.3
N. Y.....	30,822	1,982,839	64.33	+6	+2	+4.6	+9.5
N. C.....	6,759	237,229	35.10	+2.5	+2.8	+49.4	+91.1
N. Dak.....	744	46,179	62.07	+3	-5.6	+18.7	+22.4
Ohio.....	6,004	297,626	49.57	+2	+5	+27.0	+41.2
Okl.....	3,958	273,904	69.20	+1.9	+2.3	+75.1	+311.2
Oreg.....	2,135	159,903	74.90	+2.2	+3.2	+19.1	+31.0
Pa.....	10,009	487,154	48.67	+3	+3.6	+4.5	+14.6
P. R.....	10,652	89,831	8.43	+1.4	+1.2	+163.3	+146.5
R. I.....	435	26,152	60.12	+5.2	+5.6	+103.3	+91.5
S. C.....	5,744	180,188	31.37	+1.5	+1.4	+39.9	+38.1
S. Dak.....	341	15,578	45.68	+6.6	+6.0	+92.7	+113.6
Utah.....	1,520	94,781	62.36	-1	+4	-2.6	+6.3
Vt.....	237	10,426	43.99	+3.5	+3.7	+23.4	+29.8
V. I.....	22	256	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Va.....	3,542	127,396	35.97	+1.5	+1.7	+19.6	+28.7
Wash.....	5,583	405,244	72.59	+8	+1.8	+3.7	+23.9
W. Va.....	4,859	182,812	37.62	+3.4	+3.5	+112.9	+146.6
Wis.....	1,065	69,974	65.70	+9	+1.8	+17.7	+21.0
Wyo.....	456	26,928	59.05	+2	-2	-3.8	+7.2

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

**Table 17.—General assistance: Cases and payments to cases, by State, March 1953<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	February 1953 in—		March 1952 in—	
				Number	Amount	Number	Amount
<b>Total<sup>2</sup>...</b>	<b>283,000</b>	<b>\$13,960,000</b>	<b>\$49.26</b>	<b>-1.2</b>	<b>+0.5</b>	<b>-15.0</b>	<b>-11.6</b>
Ala.....	134	3,336	24.90	+6.3	+11.3	-12.4	-9.6
Alaska.....	146	6,826	46.75	-8.2	-3.9	( <sup>2</sup> )	( <sup>2</sup> )
Ariz.....	1,470	67,182	45.70	+10.0	+8.3	+18.5	+32.7
Ark.....	2,132	28,960	13.58	-9	-1.2	-12.8	-9.9
Calif.....	29,576	1,385,325	46.84	+1.7	+3.1	-9.3	-7.4
Colo.....	2,013	90,819	45.12	-5.9	-10.3	-10.7	-4.4
Conn.....	3,893	214,825	55.18	-5	+1.2	-6.6	-5.1
Del.....	793	36,453	45.97	-1.1	-3.5	-14.1	( <sup>2</sup> )
D. C.....	732	45,936	62.75	+4.3	+4.6	+6.7	+21.1
Fla.....	7,500	81,500					
Ga.....	2,408	41,895	17.40	-8.3	-9.3	-32.5	-32.1
Hawaii.....	1,817	102,016	56.15	+3.3	+3.2	-8	+2.0
Idaho.....	131	5,483	41.85	-1.5	-9	-20.6	-10.9
Ill.....	24,430	1,504,374	61.58	-6	+4.8	-13.7	-8.6
Ind.....	8,389	292,256	34.84	-8.7	+2	-16.6	-3.7
Iowa.....	3,809	126,995	33.34	-5.6	-5.3	-6.5	-5.0
Kans.....	1,886	94,471	50.09	-3.4	-3	-13.5	-9.5
Ky.....	2,659	72,329	27.20	-6.5	-4.4	-17.0	-9.9
La.....	6,847	268,072	39.15	+1.0	+9	+6.9	+6.2
Maine.....	3,450	153,082	44.37	+2.5	+4	-13.4	-12.0
Md.....	2,524	131,467	52.09	-2.1	-2.0	-15.6	-6.5
Mass.....	12,697	688,536	54.23	-2.4	-1	-23.2	-23.7
Mich.....	13,799	754,892	54.71	-1.1	+2.0	-43.9	-34.1
Minn.....	6,552	357,368	54.54	-2	+1.1	-5.4	+3
Miss.....	889	11,478	12.91	+2.4	+2.9	-1.8	+3.7
Mo.....	8,904	308,081	34.60	-3	+1.2	-7.9	+4.2
Mont.....	732	24,606	33.61	-5	+1.4	-14.2	-12.6
Nev.....	730	10,350	34.50	-3.2	+5	+5.3	+4.5
N. H.....	1,136	47,645	41.94	+2.8	-1.6	-26.2	-24.4
N. J.....	6,181	429,478	69.48	-3.1	-1.0	-16.5	-9.4
N. Mex.....	2,997	7,439	25.05	+6.1	+6.3	-11.1	-1.1
N. Y.....	34,754	2,591,887	74.58	-3.9	-2.7	-29.9	-28.4
N. C.....	2,136	38,429	17.99	+4.4	+3.0	-14.3	-22.9
N. Dak.....	636	29,521	46.42	0	-3.2	-1.2	+0.0
Ohio.....	20,422	909,549	44.54	-1.9	-1.0	-5	+8.6
Okl.....	5,800	94,884	( <sup>2</sup> )	( <sup>2</sup> )	+8.4	( <sup>2</sup> )	+4.7
Oreg.....	5,434	330,182	60.76	-3.3	-1.6	-7.1	-2.1
Pa.....	17,622	968,555	54.96	-1.1	+1.0	-14.5	-7.1
P. R.....	2,302	15,448	6.71	-3.0	-4.2	-9.2	-9.9
R. I.....	3,829	269,776	70.46	-1.6	+10.8	-15.0	-7.1
S. C.....	2,133	47,554	22.29	( <sup>2</sup> )	+1.5	-3.7	+7.9
S. Dak.....	1,043	28,382	27.21	+14.6	+11.7	+1.4	-8.3
Tenn.....	2,754	35,833	13.01	-1.0	-2.8	-4.9	+2.3
Tex.....	16,900	157,000					
Utah.....	1,397	85,507	61.21	-2.2	+2.5	-1.1	+3.9
Vt.....	1,300	54,000					
V. I.....	212	2,089	9.85	-5.8	-9.8	-9.0	-9.8
Va.....	2,028	61,616	30.38	+1.8	+6	-14.2	-4.4
Wash.....	9,061	568,915	62.79	-3.8	-4.8	+3	+20.7
W. Va.....	3,701	123,440	33.35	+9.3	+16.6	-3.0	+23.9
Wis.....	5,662	356,278	62.92	-1.8	+7	-7.9	+5.4
Wyo.....	226	10,860	48.05	-8.9	-16.2	+6.6	+7.4

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving, medical care, hospitalization, and burial only. Excludes Nebraska; data not available. Percentage changes based on data for 52 States.

<sup>3</sup> Percentage change not computed on base of less than 100 cases.

<sup>4</sup> State program only; excludes program administered by local officials.

<sup>5</sup> About 7 percent of this total is estimated.

<sup>6</sup> Decrease of less than 0.05 percent.

<sup>7</sup> Partly estimated.

<sup>8</sup> Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

<sup>9</sup> Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

<sup>10</sup> Includes 3,605 cases and payments of \$100,858 representing supplementation of aid to dependent children program.

<sup>11</sup> Includes cases receiving medical care only.

<sup>12</sup> Includes 5,848 cases and payments of \$180,531 representing supplementation of other assistance programs.

<sup>13</sup> Excludes estimated duplication between programs; 1,723 cases were aided by county commissioners and 4,535 cases under program administered by Oklahoma Emergency Relief Board. Average per case and percentage changes in number of cases not computed.

<sup>14</sup> Estimated.

<sup>15</sup> Estimated on basis of reports from a sample of cities and towns.



# Social Security in Review

## Program Operations

**M**ONTHLY benefits being paid under the old-age and survivors insurance program at the end of April totaled \$224.3 million. About 5.4 million persons were receiving these benefits—95,900 more than at the end of March. The increases in the number of old-age and wife's benefits were smaller than those in March, while for all types of survivor monthly benefits they were larger. The over-all increase was slightly smaller than that in March.

Since September 1952 there has been a continuous rise in the amount of the average old-age benefit. The April increase of 15 cents brought the average payment up to \$50.11. For all other types of benefits except mother's benefits, the average amounts have shown a similar upward trend since September 1952. The increases in the 7-month period since September 1952 range from \$1.32 for old-age benefits (from \$48.79 to \$50.11) to six cents for aged widow's benefits (from \$40.65 to \$40.71). The increases are due chiefly to the progressively rising proportion of beneficiaries whose benefits were computed under the new-start formula. This computation method uses only earnings after 1950 and, on the whole, produces higher benefits than those obtained by using earnings after 1936 and the conversion table.

The average for mother's benefits decreased for several months following the enactment of the 1952 amendments. This decline was due to the transfer to current-payment status, with a small benefit amount payable, of mother's benefits that had previ-

ously been completely suspended because the mother was working for wages in excess of the exempt amount. Since January 1953, however, the average mother's benefit has increased each month.

Monthly benefits were awarded to 134,700 persons in April, slightly fewer than in March but 85 percent more than the number awarded a year earlier. Lump-sum death payments totaling \$8.0 million were awarded in April to 49,700 persons, more than in any other month since the beginning of the program.

**PUBLIC ASSISTANCE PAYMENTS** and the number of persons aided by these programs declined during April. Expenditures for public assistance totaled \$201 million—a net decrease from March of \$1 million.

The declines in the number of recipients were concentrated in the programs of old-age assistance, aid to dependent children, and general assistance. Continuing the downward trend that began in October 1950, the number of persons receiving old-age assistance dropped 6,400 or 0.2 percent. The number of families receiving aid to dependent children, which had increased somewhat during the winter months, showed a small decline (2,200 families, or 0.4 percent). Following a seasonal increase during December and January in the general assistance caseload, the number of cases receiving this type of assistance has dropped for three consecutive months, and in April there were 8,000 fewer cases on the rolls than in the previous month. The program for aid to the permanently and

totally disabled in April added 2,600 persons—a rise about equal to the average monthly increase over the past 12 months.

The average payments for the Nation changed little from March to April in the four special types of assistance. Differences among the States in the amount of change in average payments were generally small, but there were some exceptions. Arizona reported the largest increases for three programs—old-age assistance (\$1.55), aid to dependent children (\$4.08), and aid to the blind (\$3.31). These increases occurred when the State began meeting 100 percent of the needs of certain Indians living on reservations.

Utah had sizable increases in average payments in old-age assistance, aid to the blind, and aid to the permanently and totally disabled—the result of a change in the maximums from \$63 to \$68 for one-person cases. Payments to families receiving aid to dependent children were not affected, since the increased maximum applied only to one-person cases.

In Illinois a reduction in the food allowance—based on a February price survey—was made in 75 counties. In addition, in order to conserve limited funds for old-age assistance and aid to dependent children, special allowances for clothing in time of emergency and for moving expenses, storage of furniture, and other items of a temporary nature were not given without approval by the State's field staff.

In the State of Washington, average payments decreased more than \$2.00 in old-age assistance and about

\$1.50 in aid to the blind and aid to the permanently and totally disabled when responsibility for the costs of medical and nursing care of aged, blind, and disabled persons in nursing homes was assigned to the State public health agency. The assistance agency continues to have responsibility for meeting the cost of board and room for such recipients.

INITIAL CLAIMS FILED in April for benefits under the State unemployment insurance programs increased moderately (6.2 percent) to 835,300, mainly because of administrative factors. With the beginning of a new uniform benefit year in five States and the availability of a new quarter's wage credits for benefit purposes in most of the other States, many workers filed claims who had earlier exhausted their benefit rights or whose wage credits had been insufficient to entitle them to benefits. Seasonal factors were most important in the continuance of the downward trend in the number of weeks of unemployment claimed, which represent continuing unemployment; with a decline of 4.9 percent, the total dropped to 4.3 million.

The number of claimants receiving benefits in an average week declined again in April. The total of 840,400 was 9.6 percent less than the number in March, as all but five States reported fewer beneficiaries. The amount of benefits paid to unemployed workers declined 10.1 percent to about \$83.0 million. For the first time since January the average weekly check received by beneficiaries for total unemployment rose slightly, to \$23.27.

FEDERAL CREDIT UNION membership and assets showed greater gains in 1952 than in any other year since the passage of the Federal Credit Union Act in 1934. Undoubtedly the most important factor in this growth was the Nation's general economic condition; national income and total personal income were the highest on record, and there was little unemployment. More widespread interest in the credit union movement and knowledge of its nature and purpose

(Continued on page 25)

## Selected current statistics

(Corrected to June 2, 1953)

Item	April 1953	March 1953	April 1952	Calendar year	
				1952	1951
<i>Labor Force <sup>1</sup> (in thousands)</i>					
Total civilian.....	62,810	63,134	61,744	62,966	62,884
Employed.....	61,228	61,460	60,132	61,293	61,006
Covered by old-age and survivors insurance <sup>2</sup> .....				45,900	44,800
Covered by State unemployment insurance <sup>3</sup> .....	37,300	37,200	35,000	35,717	34,858
Unemployed.....	1,582	1,674	1,612	1,673	1,879
<i>Personal Income <sup>4</sup> (in billions; seasonally adjusted at annual rates)</i>					
Total <sup>5</sup> .....	\$283.1	\$282.8	\$262.5	\$268.4	\$254.1
Employees' income <sup>6</sup> .....	195.3	194.3	177.1	181.9	170.1
Proprietors' and rental income.....	52.2	53.0	51.2	52.5	50.6
Personal interest income and dividends.....	21.8	21.7	21.5	21.1	20.4
Public aid <sup>7</sup> .....	2.5	2.5	2.3	2.4	2.3
Social insurance and related payments <sup>8</sup> .....	8.9	8.8	7.7	7.9	7.0
Veterans' subsistence allowances <sup>9</sup> and bonuses.....	.5	.5	.8	.7	1.1
Miscellaneous income payments <sup>10</sup> .....	2.2	2.3	2.2	2.2	2.1
<i>Old-Age and Survivors Insurance</i>					
Monthly benefits:					
Current-payment status: <sup>11</sup>					
Number (in thousands).....	5,401	5,305	4,549		
Amount (in thousands).....	\$224,274	\$219,585	\$180,445	\$2,228,969	\$1,884,581
Average old-age benefit.....	\$50.11	\$49.94	\$49.05		
Awards (in thousands):					
Number.....	135	138	73	1,053	1,336
Amount.....	\$6,118	\$6,449	\$2,310	\$42,750	\$42,282
<i>Unemployment Insurance <sup>3</sup></i>					
Initial claims (in thousands)					
Weeks of unemployment claimed (in thousands).....	835	787	1,037	11,174	10,836
Weeks compensated (in thousands).....	4,332	4,555	5,150	54,311	50,309
Weekly average beneficiaries (in thousands).....	3,698	4,091	4,368	45,777	41,399
Weekly average beneficiaries (in thousands).....	840	930	993	874	787
Benefits paid (in millions) <sup>12</sup> .....	\$83	\$92	\$94	\$998	\$840
Average weekly payment for total unemployment.....	\$23.27	\$23.24	\$22.57	\$22.79	\$21.68
<i>Public Assistance</i>					
Recipients (in thousands):					
Old-age assistance.....	2,604	2,611	2,672		
Aid to dependent children:					
Families.....	572	574	598		
Children.....	1,513	1,517	1,546		
Aid to the blind.....	98	98	97		
Aid to the permanently and totally disabled.....	170	168	138		
General assistance.....	275	283	320		
Average payments:					
Old-age assistance.....	\$48.85	\$48.86	\$44.95		
Aid to dependent children (per family).....	\$2.44	\$2.54	\$6.39		
Aid to the blind.....	\$5.74	\$5.71	\$9.83		
Aid to the permanently and totally disabled.....	\$48.36	\$48.69	\$6.11		
General assistance.....	\$8.29	\$9.26	\$7.28		

<sup>1</sup> Continental United States only. Estimated by the Bureau of the Census, except as noted. Monthly employment figures represent specific week and annual figures, average week (unemployment insurance data represent pay period instead of week).

<sup>2</sup> Estimated by the Bureau of Old-Age and Survivors Insurance; excludes joint coverage under the railroad retirement and old-age and survivors insurance programs. Data for 1953 and April 1952 not available.

<sup>3</sup> Data from the Bureau of Employment Security, Department of Labor.

<sup>4</sup> Data from the Office of Business Economics, Department of Commerce. Continental United States, except for employees' income, which includes pay of Federal civilian and military personnel in all areas.

<sup>5</sup> Beginning January 1952, social insurance contributions from the self-employed excluded from total but not deducted from proprietors' income.

<sup>6</sup> Civilian and military pay in cash and in kind, other labor income (except workmen's compensation), mustering-out pay, terminal-leave pay, and Government contributions to allowances for dependents of enlisted personnel. Excludes employee contributions under social insurance and related programs.

<sup>7</sup> Payments to recipients under the 4 special public assistance programs and general assistance.

<sup>8</sup> Includes old-age and survivors insurance benefits; railroad, Federal, State, and local retirement benefits; veterans' pensions and compensation; workmen's compensation; State and railroad unemployment insurance and temporary disability benefits; and unemployment allowances to veterans under the Servicemen's Readjustment Act and the Veterans' Readjustment Assistance Act.

<sup>9</sup> Under the Servicemen's Readjustment Act and under the Veterans' Readjustment Assistance Act.

<sup>10</sup> Includes payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government contribution to nonprofit organizations, business transfer payments, and recoveries under the Employer's Liability Act for railroad workers and seamen.

<sup>11</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit; calendar-year figures represent payments certified.

<sup>12</sup> Monthly amounts, gross; annual amounts adjusted for voided benefit checks and benefit refunds.



# Aid to the Permanently and Totally Disabled: Recipients With Heart Disease

by CHARLES E. HAWKINS \*

*In mid-1951 the Bureau of Public Assistance, in cooperation with State public assistance agencies, made a survey to obtain information on the social and medical characteristics of the men and women receiving aid to the permanently and totally disabled. The following article analyzes the findings with respect to recipients with a disease of the heart; it is the first of several articles based on the study.*

**A**MONG needy permanently and totally disabled persons receiving aid in the early summer of 1951, diseases of the heart were found more frequently than any other group of diseases or impairments. One-fourth of the recipients of this type of aid had a disease of the heart reported as the sole or major impairment resulting in permanent and total disability. Because of the widespread interest in heart disease and because of its prevalence in this group of recipients of public assistance, the article is focused on the characteristics of only those recipients for whom a disease of the heart was found to constitute the major impairment.

The Federal-State program of aid to the permanently and totally disabled was inaugurated in October 1950, under the 1950 amendments to the Social Security Act. Previously, there had been relatively little experience with programs limited to persons whose disabilities were both total and permanent. A Statewide program for such persons had operated for a number of years in Wisconsin, and a few counties or cities in other States had similar programs. In some States the general assistance programs were so limited in scope that eligibility for aid was virtually synonymous with permanent and total disability. A few of these programs were, in fact, designated as aid for handicapped or disabled persons.

There were in many States, among the recipients of general assistance, sizable numbers of persons who were

severely disabled; there were also incapacitated parents in families receiving aid to dependent children whose disabilities were permanent and total and whose needs were not met by the payments under that program. As States developed programs of aid to the permanently and totally disabled, persons who had been receiving general assistance or aid to dependent children and who met eligibility requirements for the new program were transferred to it. Such persons comprised a large part of all recipients under this program during its early months of operation. Disabled recipients who were in receipt of aid to the needy blind and the disabled aged who were receiving old-age assistance were not usually transferred to the new program.

## Method of Study

From the beginning of the program it was planned to collect data on the social and medical characteristics of recipients of aid. Under the State plans for aid to the permanently and totally disabled, the determination that a disability of permanent and total character did or did not exist had to be made by a physician and a trained social worker acting on behalf of the State agency.<sup>1</sup> This procedure ensured that there were carefully recorded and evaluated medical as well as social data for each recipient of aid.

By early 1951 it was apparent that the collection of data on the characteristics of recipients could be accomplished better by a sample study

of a cross section of recipients in a given month than by data obtained as the recipients were added to the rolls. Accordingly, a study was undertaken,<sup>2</sup> with each State that had a program in operation choosing either May or June 1951 as the month in which a representative sample of recipients would be studied. Thirty States had programs in operation at the time of the study, and the total number of recipients was between 90,000 and 100,000.

The sample represented a different proportion of the caseload in the various States; the State proportion was determined by the relationship of the number of recipients in the State to the number needed in the sample to provide reasonably valid detail on the characteristics of the recipients. In 17 States the number of recipients was large enough to provide a sample that warranted tabulation. In the other 13 States this was not the case, and the small numbers of recipients scheduled appear only in the national totals. The recipients in the samples in the 30 States totaled 13,200, representing 93,359 recipients. Two States, Michigan and Wisconsin, chose to include all their recipients. In each of the other 28 States the number of recipients included in the sample was inflated to represent the total number of recipients in the State before national totals were prepared.

Obviously, the prevalence of a disease among recipients of aid to the permanently and totally disabled is not of necessity closely related to the prevalence of the same disease or condition among the general population. By the nature of the assistance program, recipients of aid must be in need and must have a permanent impairment that substantially precludes them from engaging in any useful occupation. Thus the recipients with

<sup>1</sup> In a few States that accepted only persons who were completely helpless, medical certification alone was used.

<sup>2</sup> See *Characteristics of Recipients of Aid to the Permanently and Totally Disabled, Mid-1951* (Public Assistance Report No. 22), April 1953.

\* Division of Program Statistics and Analysis, Bureau of Public Assistance.



whom this article is concerned had a disease of the heart that resulted in severe disability, had insufficient resources to support themselves, and had no one on whom they could depend for support. These qualifications are certainly not applicable to all persons in the population with heart disease, and their application may result in quite different distributions of age, sex, and diagnosis from what would be obtained from a random sample of all persons who have heart disease.

## Findings

Heart disease was the major impairment of 2,946 recipients in the State samples, representing 23,809 or 25.5 percent of all recipients of aid to the permanently and totally disabled. The total excludes more than 5,200 recipients for whom a diagnosis of heart disease was reported as a secondary impairment but not as the major impairment. It also excludes diseases of the vascular and nervous systems, frequently associated with heart disease, where there was no diagnosed disease of the heart itself.

In this latter group were hypertension without mention of heart involvement, which was the major impairment for 3.8 percent of all recipients; general arteriosclerosis, which was the major impairment for 1.0 percent; and cerebral paralysis, which was the major impairment for 6.6 percent and which probably resulted in most instances from vascular accidents. If these impairments were considered in conjunction with

diseases of the heart, the combined total would represent 37 percent of the major impairments of recipients as compared with the 25.5 percent accounted for by diseases of the heart alone.

The study findings provide no data regarding recipients with heart disease of syphilitic origin except the negative information that their number is relatively small. When a syphilitic etiology was established or presumed, the impairment was classified as a late effect of syphilis rather than as a separate disease or condition. The total number of recipients with syphilis and its sequelae was not large enough to warrant further analysis, and the recipients with syphilitic heart disease as their major impairment are accordingly excluded from this analysis.

Thyrototoxic heart disease and congenital heart disease are also excluded because neither of these conditions was reported in a significant number of cases.

**Classification.**—In classifying the medical diagnoses reported in the study, the *International Statistical Classification of Diseases, Injuries, and Causes of Death, 1948* was used. Persons coding the diagnoses were trained under a program that had been worked out with the Morbidity and Health Statistics Branch, Division of Public Health Methods, of the Public Health Service. Diseases of the heart, as described here, refer to codes 400-443 of the international list. For purposes of presentation and to secure groups sufficiently large

to permit analysis, these codes have been combined into five broad classes. These classes are designated as chronic rheumatic heart disease (codes 400-416), arteriosclerotic heart disease (code 420), chronic endocarditis and other myocardial degeneration (codes 421 and 422), hypertension with heart disease (codes 440-443), and the remaining codes (430-434) grouped in a class designated as "other" diseases of the heart.

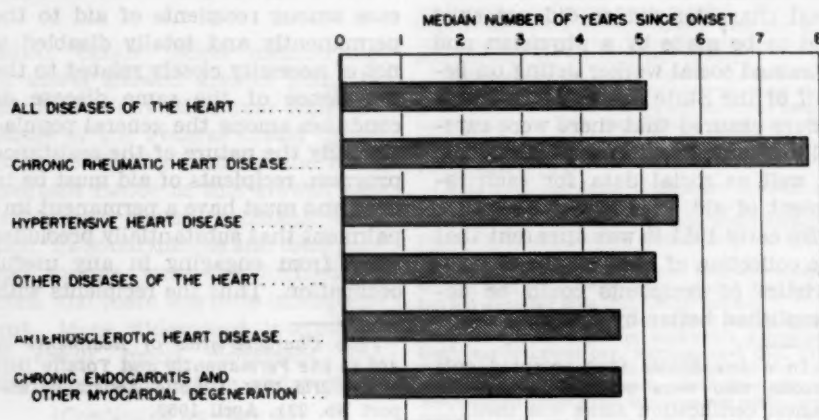
Of these five classes, hypertension with heart disease was the largest, accounting for almost half (49.3 percent) of all recipients who had any disease of the heart as their major impairment. Most of them (41.3 percent of all recipients with heart disease) were classified under hypertension (unspecified type) with heart disease, while 4.1 percent had hypertensive heart disease with arteriolar nephrosclerosis, and 3.9 percent had hypertension (specified type) with heart disease.

The second largest class was arteriosclerotic heart disease, which included 27.3 percent of all recipients with heart disease. Third in numerical importance was chronic rheumatic heart disease, which accounted for the major impairment of 8.8 percent of the group. In this class, only two types of heart disease occurred frequently—diseases of the mitral valve and chronic rheumatic heart disease of unspecified type. These classes included 4.0 and 3.4 percent, respectively, of the recipients with any type of heart disease as a major impairment.

The class including chronic endocarditis and other myocardial degeneration ranked fourth and accounted for 8.1 percent of the total, with 2.1 percent originally classified as chronic endocarditis (not specified as rheumatic) and 6.0 percent as other myocardial degeneration. The fifth class, designated as other diseases of the heart, represented 6.5 percent of the group and consisted primarily of such conditions as congestive heart failure, cardiac asthma, and cardiac decompensation.

Most of the recipients with heart disease as a major impairment also had other diagnosed impairments. Nearly two-thirds of the group had at least one other impairment. While these diseases and impairments were

Chart 1.—Median number of years since onset of diseases of the heart among recipients of aid to the permanently and totally disabled, by type of disease, mid-1951



broadly distributed among practically all possible classifications, the most frequent was arthritis, which was reported as the secondary impairment for 13.1 percent of the group.

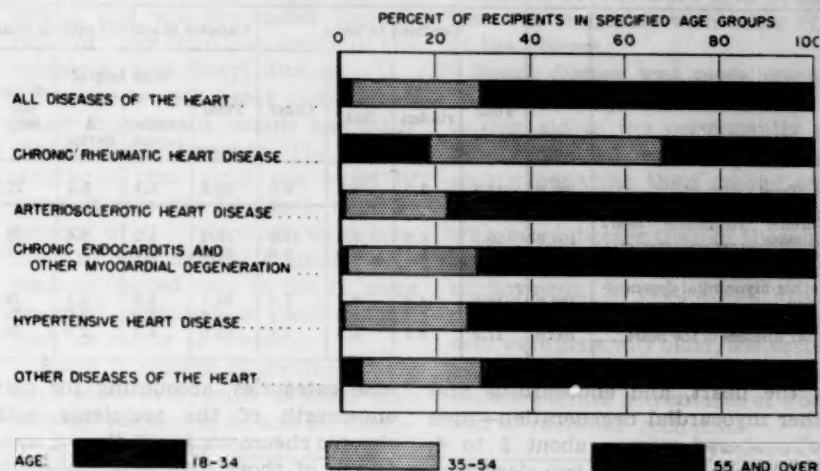
**Duration of disease.**—The length of time since the onset of the impairment was established for 83.6 percent of the recipients with a disease of the heart. It is probable that the group for whom the impairment's duration could not be determined would increase the number of recipients in the longer time intervals and would increase the median time elapsed since the onset of the disease. The impairment had begun within the year for only 3.4 percent of the recipients. For the largest group, 30.0 percent, the impairment had started 2, 3, or 4 years previously; for 22.0 percent it had lasted 10 or more years.

The median length of time since onset varied for different diseases of the heart (chart 1). The percentage of recipients who had had a disease of the heart for 10 years or longer varied with the different types of the disease. Of those with chronic rheumatic heart disease, 37.0 percent were in the "10 or more years" classification; for the other four types of heart disease the percentages ranged from 17.0 to 22.2.

**Mobility of recipients.**—Of the recipients with diseases of the heart, 13.8 percent were confined to their homes or other places of abode (table 1); 21 percent of all recipients of aid to the permanently and totally disabled were similarly handicapped. Recipients with chronic rheumatic heart disease were confined to their homes most often, and those with hypertensive heart disease least often.

The recipients capable of activity outside their own homes accounted for 86.2 percent of the total with heart disease as their major impairment. This group included some who needed the help of another person and others who used a cane, crutch, or other device in order to get about. More than three-fourths required no help in activities outside their homes. A larger percentage of the recipients with hypertensive heart disease than of those with other types of heart disease were able to engage in activity outside their homes, but proportionately more of them required the serv-

Chart 2.—Age distribution of recipients of aid to the permanently and totally disabled with diseases of the heart, by diagnosis, mid-1951



ices of another person or used a device in moving about.

Services in connection with the essential activities of daily living were required by 14.0 percent of the recipients with heart disease. Such services included help in eating, dressing, getting about, and maintaining bodily hygiene and in activities affecting personal safety. Recipients with different diseases of the heart needed services in about the same proportions. While the percentage of recipients with hypertensive heart disease who needed no service was slightly larger than that of recipients with any other type of heart disease, services in activities affecting personal safety were needed somewhat more frequently by the recipients with hypertensive heart disease.

**Age of recipients.**—Almost 71 percent of the recipients with a disease of the heart were aged 55 or over. Most of them were in the age bracket 55-64; 26.9 percent were aged 35-54, and 2.4 percent were aged 18-34. To be eligible for aid to the permanently and totally disabled, recipients must be at least age 18; very few persons receiving this type of aid are aged 65 or over because most older persons qualify for old-age assistance.

Slightly more than half the recipients with heart disease who were aged 55 and over were classified as having hypertensive heart disease, and almost one-third had arteriosclerotic heart disease. Somewhat less than half of those aged 35-54 had

hypertensive heart disease, fewer than a fourth had arteriosclerotic heart disease, and almost one-sixth had chronic rheumatic heart disease. Of the group under age 35, about two-thirds had chronic rheumatic heart disease. The age distribution of recipients with chronic rheumatic heart disease differed markedly from the distributions for recipients with other types of heart disease (chart 2). The frequency of chronic rheumatic heart disease among recipients under age 35, coupled with the substantial percentage (37) of the recipients with this disease who had been disabled for 10 or more years, strongly suggests that in many instances the present recipients are persons who developed the disease in childhood.

**Sex.**—Among all recipients of aid to the permanently and totally disabled, the numbers of men and women were almost equal. Of those with a disease of the heart as their major impairment, however, men accounted for 43.3 percent and women for 56.7 percent.<sup>3</sup>

The proportions differed substantially with the types of heart disease. For three groups—those with arteriosclerotic heart disease, other diseases

<sup>3</sup> The National Health Survey in 1935-36 also found higher morbidity rates among women than among men from both heart disease and hypertension. See Selwyn D. Collins, "Illness from Heart and Other Cardiovascular-renal Diseases in General Morbidity Surveys of Families," *Public Health Reports*, Reprint No. 2978, p. 21.



**Table 1.—Mobility of recipients of aid to the permanently and totally disabled with diseases of the heart**

Disease of the heart	Total	Confined to home				Capable of activity outside home			
		Total	Bed-ridden	Chair-fast	Other	Total	With help of Another person A device	With- out help	
<b>Total</b> .....	100.0	13.8	3.5	2.3	8.0	86.2	5.4	3.1	77.7
Chronic rheumatic heart disease.....	100.0	20.8	6.2	3.2	11.3	79.2	4.2	2.4	72.7
Arteriosclerotic heart disease.....	100.0	14.7	3.1	2.0	9.6	85.3	5.7	2.4	77.2
Chronic endocarditis and other myocardial degeneration.....	100.0	15.9	4.8	3.7	7.3	84.1	3.3	2.4	78.4
Hypertensive heart disease.....	100.0	11.4	2.4	2.2	6.8	88.6	5.9	3.9	78.8
Other diseases of the heart.....	100.0	17.0	8.1	1.5	7.4	83.0	4.3	2.0	76.8

of the heart, and endocarditis and other myocardial degeneration—men outnumbered women about 5 to 4. For those in the other two classifications—chronic rheumatic heart disease and hypertensive heart disease—women outnumbered men. The difference was particularly marked in the latter classification, where the ratio of women to men was more than 2 to 1. Age differences between the men and women were not striking. Slightly higher proportions of men than of women were found in the ages under 35 and 55 or over, and a larger percentage of women than of men were in the ages 35-54.

**Race.**—Nonwhite recipients of aid to the permanently and totally disabled were found proportionately more often than white recipients in the groups with a disease of the heart as their major impairment.<sup>4</sup> About 3 out of 10 of all recipients were nonwhite; 4 out of 10 of those with a disease of the heart were nonwhite. The heavier representation of nonwhite recipients occurs chiefly in the hypertensive heart disease category, where they account for more than half the total, and to a lesser extent in the group with chronic endocarditis or other myocardial degeneration, where they accounted for more than one-third of the total. Nonwhite recipients were underrepresented in the other three heart dis-

ease categories, accounting for only one-fourth of the recipients with chronic rheumatic heart disease, one-fourth of those with arteriosclerotic heart disease, and less than one-fourth of those with other diseases of the heart.

Nonwhite recipients with heart disease were found in smaller proportions than white recipients in the ages under 35 and at ages 55 and over. On the other hand, almost twice as many of the nonwhite recipients as of the white recipients were found in the age bracket 35-54. The extent to which the greater frequency of nonwhite recipients in this age group is influenced by the somewhat lower life expectancy of the nonwhite population is not known.

**Employment history.**—Recipients with diseases of the heart as their major impairment had worked in regular paid employment in somewhat larger proportions than had all recipients. This finding is consistent with the concentration of these recipients in the higher age brackets and with the overrepresentation of nonwhite recipients, since larger proportions of both older recipients and nonwhite recipients were found to have had employment. It is not entirely consistent, however, with the larger percentage of women than of men among the recipients with heart disease because among all recipients relatively fewer women were found to have had employment.

Whatever the reason may be, recipients with heart disease constituted 25.5 percent of all recipients of aid but made up 29.0 percent of the recipients with a history of paid employment. When corresponding per-

centages are compared for each of the five types of heart disease, it is apparent that recipients with heart disease, regardless of type, had histories of paid employment somewhat more frequently than recipients with other disabilities.

**State variations.**—The proportion of recipients of aid to the permanently and totally disabled with heart disease varied widely among the States, accounting for the major impairments of 36.7 percent of all recipients in Louisiana but for only 4.4 percent of those in Michigan and 3.4 percent in Wisconsin. State differences result primarily from differences in their definitions of permanent and total disability and are only secondarily affected by differences in the prevalence of heart disease in the States.

The two States that had small percentages of recipients with heart disease as a major impairment had small programs, and both were States in which most of these recipients were confined to their homes. In each there was only a small proportion of recipients of aid to the permanently and totally disabled who were capable of activity outside their own homes. Since for all States most recipients with heart disease were able to get around outside their homes, it is not surprising that the number of such recipients in these two States is relatively small. The States that had high percentages of recipients with heart disease as their major impairment were generally States that had adopted relatively broad definitions of total disability and had somewhat larger proportions of the total population receiving aid. In the 30 States operating programs, 25.5 percent of the recipients had heart disease. Of the 17 States with enough recipients to warrant an examination of detail, five had more than the average percentage of recipients with heart disease. Louisiana, New York, and Pennsylvania were among these five; together they had more than half of all the recipients of aid to the permanently and totally disabled in the Nation at the time the study was made. There were, in addition to Wisconsin and Michigan, 10 States in which the proportions were below the national

<sup>4</sup> The age-adjusted death rate from all forms of heart disease is higher for nonwhite than for white persons. See Maryland Y. Pennell and Josephine L. Lehmann, "Mortality From Heart Disease Among Negroes as Compared With White Persons," *Public Health Reports*, Reprint No. 3064, p. 1.



average; in these 10, the range was 15-24 percent.

### Summary

Data from the sample study of recipients of aid to the permanently and totally disabled show that for all States combined some form of heart disease is the most frequent major impairment and is the most important element in the disability of about one-fourth of all recipients. Among the States the percentage of recipients with a disease of the heart varies widely—from 3.4 percent to 36.7 percent. Of all diseases of the heart, hypertensive heart disease was the most frequently reported, ac-

counting for about half the total. Arteriosclerotic heart disease ranked second and was the major impairment of more than one-fourth of the recipients with heart disease.

Recipients with heart disease as a major impairment usually had other diagnosed impairments. The median length of time since the onset of heart disease was 5.1 years. Only 14 percent of the recipients were confined to their homes. A similar percentage needed help in one or more essential activities of daily living, such as eating or dressing.

About 70 percent of the group were aged 55 or over; most of them were between the ages of 55 and 64. Recip-

ients with chronic rheumatic heart disease, however, tended to be younger than the recipients with other types of the disease.

Heart disease was more common among women than among men receiving aid to the permanently and totally disabled, and more common among nonwhite than among white recipients. More of the recipients with heart disease than of those with other disabilities had a history of employment. In comparison with all other recipients, those with heart disease were generally older, less severely limited in their daily activities, and included larger percentages of women and of nonwhite recipients.

## Recent Publications\*

### Social Security Administration

BUREAU OF PUBLIC ASSISTANCE. *Characteristics of Recipients of Aid to the Permanently and Totally Disabled, Mid-1951.* (Public Assistance Report No. 22.) Washington: The Bureau, Apr. 1953. 99 pp. Processed.

Findings from a study of the social and medical characteristics of recipients of aid to the permanently and totally disabled. Limited free distribution; apply to the Bureau of Public Assistance, Social Security Administration, Washington 25, D. C.

BUREAU OF PUBLIC ASSISTANCE. *Characteristics of State Public Assistance Plans under the Social Security Act . . .* (Public Assistance Report No. 21.) Washington: U. S. Govt. Print. Off., 1953. Looseleaf. 55 cents.

CHILDREN'S BUREAU. *Recommended Standards for Services for Delinquent Children.* Washington: The Bureau, 1953. 21 pp. Processed. Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C.

CHILDREN'S BUREAU. *Some Facts about Juvenile Delinquency.* (Bureau

Publication No. 340.) Washington: U. S. Govt. Print. Off., 1953. 17 pp. 10 cents.

CHILDREN'S BUREAU. *What's Happening to Delinquent Children in Your Town?* (Bureau Publication No. 342.) Washington: U. S. Govt. Print. Off., 1953. 26 pp. 15 cents. Designed as a guide for securing facts about the community agencies serving delinquent children.

RICE, CARL E. *Determination of Permanent and Total Disability and Provision of Necessary Services for Persons Who May Have Mental Disorders.* (Public Assistance Report No. 23.) Washington: Bureau of Public Assistance, Apr. 1953. 20 pp. Processed.

Defines major mental disorders and interprets the concepts of permanence of impairment and total disability, considers the role of public assistance in rehabilitation, and outlines suggested procedures for obtaining data and evaluating applications. Limited free distribution; apply to the Bureau of Public Assistance, Social Security Administration, Washington 25, D. C.

### General

COLM, GERHARD, and YOUNG, MARILYN. *The American Economy in 1960: Economic Progress in a World of Tension.* (Planning Pamphlets No. 81.) Washington: National Planning Association, Dec. 1952. 166 pp. \$2.

"Extension of Social Insurance for Seafarers in Chile." *Industry and*

*Labour*, Geneva, Vol. 9, Apr. 1, 1953, pp. 217-218. 25 cents.

ILSE, LOUISE WOLTERS. *Group Insurance and Employee Retirement Plans.* New York: Prentice-Hall, Inc., 1953. 438 pp. \$7.50.

Includes chapters on the social and economic background of group insurance; statutory development and government regulations; characteristics; cost; State and Federal sickness disability systems; group hospital, surgical, and medical expense insurance; group annuities; and evaluation of the group insurance movement.

LAROQUE, PIERRE. "Tendencies of Social Security Legislation in the Countries Which Signed the Brussels Pact." *Bulletin of the International Social Security Association*, Geneva, Feb. 1953, pp. 3-25. \$2.50 a year.

NEW ENGLAND GOVERNORS' COMMITTEE ON THE TEXTILE INDUSTRY. Seymour E. Harris, Chairman. *Report on the New England Textile Industry.* Cambridge, Mass.: The Committee, 1953. 317 pp. \$2.

"Social Security for Non-Agricultural Workers in Algeria." *Industry and Labour*, Geneva, Vol. 9, Apr. 1, 1953, pp. 213-217. 25 cents.

U. S. CONGRESS. SENATE. COMMITTEE ON GOVERNMENT OPERATIONS. *Creation of Commissions to Study Federal Reorganizations, and Federal-State Relations. Hearings . . . 83d Congress, 1st Session.* Washington: U. S. Govt. Print. Off., 1953. 89 pp.

### Retirement and Old Age

CANTOR, LEON R. "Cooperation of the Jewish Community Center and (Continued on page 20)

# Estimated Prevalence of Blindness in the United States, July 1952

by RALPH G. HURLIN \*

*Estimates on the prevalence of blindness are important tools in evaluating the effectiveness of measures taken for the prevention of blindness and in administering and planning programs of assistance and service for the blind. The most recent estimates of the number of blind persons in the individual States and in the United States are presented in the following pages.*

**B**LINDNESS is a serious physical handicap but one that varies in degree of severity; much of it could, with the knowledge now available, be prevented or deferred. In practice the term "blindness" denotes loss of sight ranging from total inability to distinguish light from darkness to only a visual defect preventing the successful pursuit of the usual, normal activities for which vision is needed. Partly because of the variation in severity, reliable statistics on the prevalence of blindness have long been generally lacking.

Accurate statistics on the numbers of blind persons, periodically compiled, are much needed, however, for use in evaluating the results of measures taken to control blindness and also in planning and administering programs of both service and assistance for the blind. Lack of such statistics prevents, for example, safe conclusions as to whether, notwithstanding great advances in medical treatment relating to some of its most important causes, the rate of prevalence of the handicap in this country has been increasing or decreasing during the recent past.

In the absence of dependable statistics resulting from enumerations of blind persons, attempts have been made to estimate the prevalence of blindness. The figures presented in table 1 bring forward to 1952 estimates prepared earlier by the author,<sup>1</sup> in which a common formula has been used to obtain the probable numbers of blind persons in each

State and in the continental United States. The table contains both the rates of blindness found by application of the formula and the numbers of blind persons obtained by applying the rates to the Bureau of the Census estimates of population on July 1, 1952. It also contains for each State and for the Nation the values of three factors used in estimating the differences to be expected in the rates of prevalence in different States.

## Definition of Blindness

These statistics relate to the concept of blindness now in general use in this country—that is, "economic blindness." When title X ("Grants to States for Aid to the Blind") of the Social Security Act became effective, the Bureau of Public Assistance recommended to the States that they adopt as a condition of eligibility this concept and suggested a definition based on one already in use.

A specific definition of economic blindness had been adopted 2 years earlier by the American Medical Association, as a result of a request from the Illinois Department of Welfare for a definition of blindness in scientific terms that might be made statutory. The Association's section on ophthalmology recommended definitions of several grades of blindness, which were formally adopted by the Association. Total blindness was defined as inability to perceive light, or lack of light perception. Economic blindness was defined first in general terms, as absence of ability to do any kind of work, industrial or otherwise, for which sight is essential, and then specifically, as "visual acuity of less than one-tenth," which was explained

as meaning that "objects can be recognized only when brought within one-tenth of the distance at which they can be recognized with standard vision. Such vision in the better eye when corrected with the best possible glass would be recorded as less than 0.1 or 6/60 or 20/200, or as an equally disabling loss of the visual field."<sup>2</sup>

The States participating in the Federal-State program of aid to the blind were not required to accept a uniform definition of visual handicap as a condition of eligibility for this form of assistance. The Bureau of Public Assistance did recommend, however, that the definition adopted by each State be expressed in terms of ophthalmic measurements, and it proposed a definition adapted from that of the American Medical Association but more inclusive. The suggested definition included, while the Association's definition omitted, the measurement 20/200, or ability to see at 20 feet with proper correction what persons with normal vision see at 200 feet. It also made specific the extent of visual field defect that should be regarded as constituting an equally disabling loss.

Most of the States, in initiating programs of aid to the blind under the Social Security Act, accepted the proposed definition either without any change or with only verbal modification that did not alter its effect. There are, however, exceptions. Pennsylvania's definition limits eligibility for assistance to persons with central visual acuity of less than 20/200, but it is one of several States that omit from the definition any reference to a defect of the field of vision. Missouri's definition limits eligibility to persons with central visual acuity up to but not including 5/200 and certain persons with a defect of the visual field.

The omission of reference to deficiency in the field of vision, though

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<sup>1</sup> *Social Security Bulletin*, March 1945, pp. 17-18, and September 1950, pp. 9-10.

<sup>2</sup> American Medical Association, *Proceedings of the House of Delegates*, June 11-15, 1934, p. 60.



Chart 1.—Estimated rates of prevalence of blindness in the United States: Sectional differences, July 1, 1952



significant, is not likely to make a large difference in the number of persons covered by the definition. On the other hand, the inclusion or exclusion of the measurement 20/200 can be expected to make a substantial difference in the number of persons who should be counted as blind in any attempt to enumerate such persons. Thus, to cite one example, in Massachusetts 15 percent of the 306 persons accepted for aid to the blind during the fiscal year 1951-52 had central visual acuity recorded as exactly 20/200.<sup>3</sup>

It must be recognized, however, that no attempt to count blind persons can be expected to enumerate successfully all those persons whose deficient vision would, if tested, be recorded at the upper limit of the

definition. Many persons who have such marginal defect do not regard themselves as blind and therefore do not come to the attention of the enumerator, or case finder, in any practicable procedure of enumeration or registration of blind persons. Thus the reservation should be made that the present estimates are presumed to represent persons who are blind within the definition of economic blindness and who recognize an effective handicap, or those who are effectively visually handicapped to this extent.

#### Method of Estimation

Two basic assumptions were made in arriving at the estimated rates of prevalence of blindness for the States—that the rates will vary from State to State, and that the rate for each State will be determined chiefly by the composition of its population with respect to age and race and by the

State's public health standards. The first step in the procedure was, therefore, to estimate relative differences in rates of prevalence. Numerical values chosen to represent the three factors—age of population, nonwhite component of population, and health standards—were combined. The percentages for the first two factors are satisfactory measurements for the purpose and were readily available in reports on the recent (1950) population census.

No similarly convenient measure is available to express the relative success of public health efforts. In the absence of such a figure, the infant death rate has been taken as the best available index of the standard of public health maintenance as it affects all portions of the population in each of the States. Averages of the infant death rates for the 5 years 1941-45 have been used, rather than more re-

<sup>3</sup> Massachusetts Department of Education, *Annual Report of the Division of the Blind, Year Ended June 30, 1952*, p. 23.



cent figures, to reflect conditions existing when more of the present blind persons were becoming blind. The average rates for these years, for the States and for their urban, rural, and semirural areas, were compared in a report of a Committee for the Study of Child Health Services of the American Academy of Pediatrics in 1949.<sup>4</sup> A similar comparison made by the Children's Bureau for the years 1944-48 shows rates that are lower than those used here but that are in closely similar proportion.<sup>5</sup>

There can be no doubt that the proportion of older persons in the population is now one of the principal factors determining the number of blind persons. Many diseases that cause blindness—including the two now most frequent causes, cataract and glaucoma—occur chiefly in the later years of life. While increasing longevity has increased the relative importance of eye diseases associated with age, medical science has been reducing spectacularly the incidence of blindness from infectious diseases, which probably once accounted in this country—as it still does in some parts of the world—for the greater part of blindness.

All attempts to enumerate blind persons in sections of the country in which there is considerable nonwhite population have shown much higher prevalence rates for nonwhite than for white persons. This relationship was found in the canvass of more than 700,000 urban families in sample areas of 18 States made by the National Health Survey in 1935-36. In that study the persons enumerated as blind were probably either totally without sight or had light perception only. The rates for nonwhite persons were found to be from two to three times as high as those for white persons, with differences greater in southern than in northern cities.<sup>6</sup> Higher rates for the nonwhite population were also

Table 1.—Estimated rates of blindness in continental United States as of July 1, 1952, by State

Region and State	Blind persons		Factors underlying estimates		
	Estimated rate per 1,000 population <sup>1</sup>	Estimated number <sup>2</sup>	Percent of population, 1950		Infant death rate, average 1941-45
			Aged 65 and over <sup>3</sup>	Nonwhite <sup>4</sup>	
Total.....	1.98	308,419	8.2	10.3	40.0
New England:					
Maine.....	2.11	1,865	10.2	.3	48.3
New Hampshire.....	1.87	1,006	10.9	.2	39.0
Vermont.....	1.86	692	10.5	.1	39.8
Massachusetts.....	1.64	7,864	9.6	1.4	33.2
Rhode Island.....	1.71	1,397	8.9	1.9	36.4
Connecticut.....	1.52	3,197	8.8	2.7	30.0
Middle Atlantic:					
New York.....	1.68	25,501	8.7	6.3	32.4
New Jersey.....	1.67	8,522	8.4	6.7	33.2
Pennsylvania.....	1.87	19,947	8.6	6.2	38.9
East North Central:					
Ohio.....	1.90	15,531	9.5	5.9	38.4
Indiana.....	1.81	7,428	9.2	4.5	37.3
Illinois.....	1.71	15,250	8.6	7.2	32.9
Michigan.....	1.76	11,806	7.1	7.1	37.6
Wisconsin.....	1.59	5,637	9.0	1.2	33.0
West North Central:					
Minnesota.....	1.54	4,652	9.0	1.0	31.4
Iowa.....	1.68	4,444	10.4	.8	33.5
Missouri.....	2.08	8,436	10.8	8.0	40.1
North Dakota.....	1.58	948	7.8	1.8	34.7
South Dakota.....	1.72	1,142	8.5	3.7	36.2
Nebraska.....	1.65	2,262	9.8	1.8	33.0
Kansas.....	1.78	3,564	10.2	4.0	34.5
South Atlantic:					
Delaware.....	2.22	750	8.3	13.9	45.0
Maryland.....	2.16	5,456	7.0	16.6	42.4
District of Columbia.....	2.81	2,346	7.1	35.4	49.5
Virginia.....	2.51	8,780	6.5	22.2	51.5
West Virginia.....	2.22	4,331	6.9	5.7	54.1
North Carolina.....	2.47	10,318	5.5	26.6	45.6
South Carolina.....	3.07	6,539	5.4	38.9	58.5
Georgia.....	2.61	9,174	6.4	30.9	48.0
Florida.....	2.49	7,719	8.6	21.8	47.0
East South Central:					
Kentucky.....	2.20	6,415	8.0	6.9	50.2
Tennessee.....	2.28	7,426	7.1	16.1	47.5
Alabama.....	2.66	8,116	6.6	32.1	45.6
Mississippi.....	2.96	6,432	7.0	45.5	46.8
West South Central:					
Arkansas.....	2.17	4,071	7.8	22.4	37.7
Louisiana.....	2.67	7,519	6.8	33.1	47.8
Oklahoma.....	2.06	4,666	8.7	9.0	42.6
Texas.....	2.29	18,753	6.8	11.5	52.0
Mountain:					
Montana.....	1.71	1,011	8.6	3.2	36.2
Idaho.....	1.54	936	7.4	1.2	34.6
Wyoming.....	1.71	527	6.3	2.2	41.3
Colorado.....	2.13	3,048	8.7	2.1	50.4
New Mexico.....	3.42	2,480	4.9	7.5	95.3
Arizona.....	3.02	2,594	5.9	12.7	76.5
Utah.....	1.40	1,032	6.2	1.7	31.9
Nevada.....	2.11	380	6.9	6.4	50.0
Pacific:					
Washington.....	1.65	4,071	8.9	2.6	34.2
Oregon.....	1.49	2,375	8.7	1.6	30.0
California.....	1.70	19,363	8.2	6.0	34.4

<sup>1</sup> See text for method of estimation.

<sup>2</sup> Obtained by applying estimated rates to population estimates as of July 1, 1952, of the Bureau of the Census (*Current Population Reports*, Series P-25, No. 70). The estimated numbers of blind persons are shown unrounded as computed but are not assumed to be significant to that extent.

<sup>3</sup> Bureau of the Census, *1960 Census of Population, Preliminary Reports*, Series PC-6, Nos. 1-10; PC-12, Nos. 1-39.

<sup>4</sup> Average of the State rates weighted by the State populations.

found in attempts made before 1940 to enumerate the blind in the decennial population censuses, and the same result has been obtained repeatedly in local surveys. There is no evidence, however, that the racial factor represents a true biological influence. Instead, the influence of race is probably a reflection of less education and much lower economic stand-

ards of the Negro and Indian than of the white portions of the population, which in turn have affected their ability to withstand disease.

Values representing the three factors were converted to percentages of the respective values for the United States and then combined, weights being assigned to the relative figures to give the variation of each of the

<sup>4</sup> Commonwealth Fund, *Child Health Services and Pediatric Education*, New York, 1949.

<sup>5</sup> *Infant and Maternal Mortality in Metropolitan and Outlying Counties, 1944-48* (Children's Bureau Statistical Series, No. 12), 1952.

<sup>6</sup> Rollo H. Britten, "Blindness as Recorded in the National Health Survey . . ." *Public Health Reports*, Vol. 56, No. 46, 1941, p. 17.

factors its assumed appropriate influence in determining differences in the rates. The age percentages were multiplied by four; the race percentages by two; and those for the general health factor by 10. From the series of aggregate weighted relatives so obtained, the prevalence rates were calculated by relating the series of aggregate numbers to the rate of blindness for one State. The series of estimated prevalence rates is, in fact, anchored on a rate for North Carolina computed from an actual count of blind persons in that State, made by the State Commission for the Blind as of the end of June 1952.

### Regional Differences

As expected, the estimated rates differ rather widely. The lowest, 1.40 blind persons per thousand population, is that for Utah, which has one of the lowest proportions of older persons in its population, very little nonwhite population, and one of the lowest infant death rates. Oregon has the next lowest estimated rate. It has, with Connecticut, the lowest of the infant death rates, but the proportion of older persons is a little higher than the average for the Nation. At the other extreme is New Mexico with a calculated rate of 3.42 per thousand, explained by its exceptionally high infant death rate, even though its proportion of older persons is lower than that for any other State and its recorded ratio of nonwhite population lower than average. South Carolina and Arizona follow New Mexico, with rates higher than 3.0 blind persons per thousand population. South Carolina has next to the highest proportion of nonwhite population and one of the higher infant death rates. The exceptionally high infant death rates for both Arizona and New Mexico reflect in part the low health standards of the relatively large portion of their population that is of Mexican-Indian parentage. This group is not represented by the percentages for nonwhite persons in the population.

The estimated rates reveal a marked geographic relationship, as is illustrated in the accompanying map. With Arizona and New Mexico, all the Gulf and Atlantic seaboard States from Louisiana to Virginia and the District of Columbia have rates higher

Table 2.—Prevalence of blindness in North Carolina, June 30, 1952

Classification	Number of blind persons <sup>1</sup>	Rate per 1,000 population <sup>2</sup>
Total.....	10,318	2.47
Sex:		
Male.....	5,535	2.67
Female.....	4,783	2.27
Race:		
White.....	6,248	2.04
Nonwhite.....	4,070	3.67
Present age:		
Under 6.....	130	.22
6-14.....	485	.65
15-24.....	871	1.17
25-44.....	1,818	1.50
45-64.....	2,354	3.06
65 and over.....	4,492	19.53
Unknown.....	168	-----

<sup>1</sup> Biennial Report of the North Carolina State Commission for the Blind, July 1, 1950 through June 30, 1952, p. 55.

<sup>2</sup> Population of the State estimated by the Bureau of the Census as of July 1, 1952, has been used; its distribution is assumed to be in the same proportions as on April 1, 1950. (1950 Census of Population, Preliminary Reports, Series PC-12, No. 25.)

than 2.4 per thousand. For most of the States comprising a zone just north of the group with the highest rates, and for Texas, Oklahoma, and Missouri, the estimated rates are between 2.0 and 2.3 per thousand. Maine also falls in this category, having both a high infant death rate and a high proportion of older persons. For all the other States the rates are less than 2.0 per thousand population.

### North Carolina Census of Blind Persons

As already stated, for North Carolina the rate of blindness given in table 1 is based on an actual count of blind persons. The quality of this figure deserves discussion.

The North Carolina Commission for the Blind administers an exceptionally comprehensive program of services for blind persons. It includes Federal-State aid to the blind, home teaching and social services, rehabilitation service, employment service, sheltered workshop and home industries, and medical care designed to prevent blindness and to conserve and restore vision among persons unable to purchase such service for themselves. These services are provided to persons throughout the State. The program has a sizable staff; the social service division, for example, has a field staff of six supervisors and 30 caseworkers.

The legislation that established the

Commission for the Blind in 1935 contained a provision making mandatory the maintenance of a complete register of blind persons in the State and the compilation of appropriate information concerning them. The register was begun in the Commission's early years with the assistance of a WPA project. In recent years the register has approached completeness, and the Commission staff believes that it now represents a reasonably accurate enumeration of persons in the State who are blind within the State's definition of blindness, which includes central visual acuity of 20/200 or less in the better eye, with correction, or other equally disabling visual loss.

The register of the blind is kept current, with additions and subtractions based on reports from members of the field staff, from eye clinics operated by the Commission and by others, and from individual physicians complying with a State law that requires the reporting of blindness of patients. Information widely distributed through the State concerning the facilities of the Commission for eye examination and treatment and other services for persons with defective vision also helps to keep the register up to date. Preceding the end of each biennium a thorough validation of the register is made. This validation at the end of June 1952 resulted in a count of 10,318 blind persons and a rate of 2.47 per thousand of estimated population.

The count obtained from this verified register is designated a census of the blind in the Commission's report. The 1952 report contains a tabulation recording, among other data, the sex, race, and present age classification of the blind persons in four regions and in each county of the State.<sup>7</sup> From the statistics in this report, the prevalence rates by sex, race, and age shown in table 2 have been computed, using the Bureau of the Census population figures for the State for July 1, 1952, and the distribution of the population as found in the 1950 Census. These rates show relationships for the respective classifications that tend strongly to confirm the Commis-

(Continued on page 24)

<sup>7</sup> Biennial Report of the North Carolina State Commission for the Blind, July 1, 1950, through June 30, 1952, p. 55.



# Concurrent Receipt of Old-Age and Survivors Insurance and Public Assistance

by RUTH WHITE \*

*Because some beneficiaries of old-age and survivors insurance have low monthly benefits or unusual need, or both, they require public assistance in addition to their insurance benefits. Since 1948, periodic reports have been obtained to measure the extent to which aged persons and families with dependent children are receiving payments under the two programs. The article that follows is based on these reports.*

**T**HE expansion of the old-age and survivors insurance program has contributed to a gradual reduction in the size of the assistance caseloads. Usually aged persons with relatively high insurance benefits or with other retirement income or assets do not find it necessary to request assistance. Among the beneficiaries, however, are many with low benefits and few other resources who require assistance to supplement their incomes. Even individuals with relatively high insurance benefits may need assistance if they require costly types of medical care or have other unusual expenses. Some aged beneficiaries may need assistance from the time they retire and first receive benefits. Others may require help only when their savings or other assets have been used up.

A recent study of aged beneficiaries made by the Bureau of Old-Age and Survivors Insurance showed that savings were drawn upon rather generally to meet usual living expenses and disappeared at a rapid rate during periods of serious or prolonged illness. Crises of this nature may for the first time bring some beneficiaries to the assistance agency. Some families with children receiving survivor benefits also need assistance to supplement their benefits, and some recipients under other assistance programs may also get insurance benefits.

Because of the complementary nature of old-age and survivors insurance and public assistance as income-maintenance programs for a

substantial proportion of the population, periodic reports have been obtained since 1948 to measure the extent to which individuals receiving old-age assistance and families with dependent children are benefitting under both programs. Data are now available for selected months in 1948 and for the years 1950-52.

*Aged persons receiving old-age and survivors insurance benefits and old-age assistance.*—The number of aged persons receiving benefits under the insurance program has increased markedly since September 1950, and by February 1953 these beneficiaries represented more than 30 percent of the population aged 65 and over. Less than 20 percent of the aged population received assistance in February. Although old-age assistance caseloads have been declining, the proportion of the aged recipients who also receive benefits under the old-age and survivors insurance program has gradually risen. This increase was expected since, with the insurance program's expansion, relatively more benefi-

ciaries are found in the group potentially eligible for old-age assistance.

Following the effective date of the 1950 amendments to the Social Security Act there was a sharp rise in the number of recipients of old-age assistance who also got insurance benefits. Many of the newly eligible beneficiaries under the insurance program received minimum benefits. For a retired worker this minimum was \$20 (raised to \$25 by the 1952 amendments). Minimum benefits to aged wives or widows of insured persons are lower. Because, on the average, the benefits paid to the newly eligible beneficiaries were low, many of the recipients of old-age assistance who received benefits for the first time continued to need assistance. Aged applicants for assistance after September 1950 also included persons getting insurance benefits that were frequently at or not much above the minimums. As a result, the number of aged persons receiving both types of payments increased by 100,000 from September 1950 to August 1951 (table 1).

The rate of increase in the number of aged persons getting both assistance payments and insurance benefits slowed down after the initial effects of the 1950 amendments had been felt. From August 1951 to February 1952 the numbers increased by 29,500, and during the 12 months ended February

Table 1.—Aged persons and families with children receiving both OASI benefits and assistance payments, 1948-53

Month and year	Aged persons receiving both OASI and OAA			Families with children receiving both OASI and ADC		
	Number	Percent of—		Number	Percent of—	
		Aged OASI beneficiaries	OAA recipients		OASI beneficiary families with children	ADC families
June 1948.....	146,000	10.0	6.1	21,600	6.7	4.8
September 1950.....	276,200	12.6	9.8	32,300	8.3	4.9
August 1951.....	376,500	11.9	13.8	30,700	6.7	5.0
February 1952.....	406,000	12.0	15.1	30,000	6.1	5.0
February 1953.....	426,500	10.7	16.3	30,600	5.7	5.3

\* Division of Program Statistics and Analysis, Bureau of Public Assistance.



1953 there was a net increase of only 20,500. The increase during the last period amounted to 5 percent; during the same period the number of aged beneficiaries under the insurance program rose 18 percent. By February 1953, aged persons receiving both types of payments represented 10.7 percent of all aged beneficiaries under the insurance program compared with approximately 12 percent in September 1950, August 1951, and February 1952.

The increase in the number of recipients of old-age assistance who also have insurance benefits has occurred during a period when old-age assistance caseloads were declining. As a result the proportion of aged recipients with insurance benefits has gradually risen. In September 1950, 9.8 percent of the aged persons receiving assistance also received benefits; by August 1951 this proportion had risen to 13.8 percent. The rate of increase in the last two reporting periods has been slower. By February 1953, somewhat more than 16 percent of the assistance recipients received both assistance payments and benefits under the insurance program.

*Differences among the States in relative number of aged persons receiving both types of payments.*—The proportion of recipients of old-age assistance who also receive insurance benefits ranged from 35 percent in Nevada to 3 percent in Mississippi. In States with a relatively small proportion of beneficiaries among the aged population, the number of recipients of old-age assistance who also receive insurance benefits is bound to be small. In addition, aged persons receiving benefits are less likely to be eligible for assistance in States where limited funds result in low assistance payments.

This combination of circumstances accounts for the fact that in 10 of the Southern States fewer than 10 percent of the recipients of old-age assistance also receive insurance benefits (table 2). In nine of these 10 States, the number of aged persons receiving insurance benefits was well below the national rate of 302 per 1,000 aged persons in the population; the rates in the nine States ranged from 131 to 240 per 1,000 aged. In these States, average assistance pay-

**Table 2.—Number of aged OASI beneficiaries per 1,000 population aged 65 and over and percent of OAA cases receiving OASI benefits, February 1953**

OASI beneficiaries per 1,000 persons aged 65 and over, by State	Percent of OAA cases receiving OASI benefits				
	Less than 10	10-14	15-19	20-24	25 or more
100-149:					
Miss.	3.1				
N. Dak.	9.4				
S. Dak.		11.0			
150-199:					
Ark.	5.5				
Ga.	7.3				
Nebr.		14.1			
N. Mex.	7.4				
Okla.		12.6			
S. C.	4.5				
Tenn.	6.7				
Tex.		10.0			
200-249:					
Ala.	4.4				
D. C.			18.3		
Iowa.			15.9		
Kans.			15.0		
Ky.	8.0				
La.			15.4		
Minn.			15.9		
Mo.			16.6		
Mont.			17.8		
N. C.	5.9				
Va.	5.5				
250-299:					
Ariz.			19.6		
Colo.				23.7	
Idaho.			19.7		
Utah.		14.9			
Wyo.				22.2	
300-349:					
Alaska					26.1
Del.		12.7			
Ill.			16.7		
Ind.			16.7		
Md.		12.5			
Nev.					34.9
N. H.				21.4	
Ohio.			17.5		
Vt.				21.2	
W. Va.	6.5				
Wis.				20.1	
350-399:					
Calif.					29.5
Fla.			17.8		
Hawaii.		14.3			
Maine.				24.2	
Mass.					31.3
Mich.				22.0	
N. J.				21.5	
N. Y.				21.9	
Oreg.					26.2
Pa.			15.3		
Wash.					26.4
400 or more:					
Conn.					28.8
R. I.					26.1

ments ranged from \$26.19 to \$36.72—considerably less than the February average of \$48.79 for the country as a whole.

Data for States with relatively more aged beneficiaries of old-age and survivors insurance showed much higher proportions of beneficiaries among recipients of old-age assistance. In 15 of the 24 States with 300 or more aged beneficiaries per 1,000 aged persons, such beneficiaries comprised at least one-fifth of the assistance caseloads, with the proportions ranging

from 20 to 35 percent. In all but four of the 15 States, the average assistance payments exceeded the national average. The States where at least one-fifth of the recipients of old-age assistance also received benefits included industrial States in the northeastern part of the country and in the Far West.

In 14 States, aged persons receiving benefits comprised from 15 percent to less than 20 percent of the assistance caseloads. All but two of these States had beneficiary rates ranging from 205 through 336 per 1,000 aged persons. Included in this group are a number of Midwestern States with considerable industrial development and scattered States in other parts of the country.

West Virginia, Colorado, and Wyoming represent departures from the general pattern. In West Virginia the beneficiary rate exceeds the national rate, but persons receiving benefits make up only 6.5 percent of the old-age assistance caseload. Because of limited funds for assistance, help can be extended to only the neediest older persons in West Virginia. In Colorado and Wyoming, on the other hand, more than one-fifth of the recipients of old-age assistance also receive benefits despite the fact that the relative number of beneficiaries among the aged in these States is below the national average. In both States, assistance standards and payments are high.

The percent of aged beneficiaries getting old-age assistance also varied widely among the States. In 22 States less than 10 percent of the persons getting benefits received assistance, and in four additional States the percentages fell below the national average of 10.7 percent (table 3). As would be expected, the proportions of beneficiaries getting assistance were low in all States with relatively low recipient rates for old-age assistance and, with a few exceptions, were relatively high in States providing old-age assistance to a larger proportion of the aged population. For the country as a whole in February 1953, there were 198 recipients of old-age assistance per 1,000 persons aged 65 and over. In eight States with recipient rates for old-age assistance of below 100, less than 6 percent of the

aged persons with benefits also received old-age assistance. In these States, therefore, relatively few aged persons in either the beneficiary or nonbeneficiary group were on the assistance rolls. Among States in which more than 100 but less than 150 per 1,000 aged persons received old-age assistance, from 3.8 percent to 10.6 percent of the aged beneficiaries also received assistance.

In most of the States in which the recipient rates for old-age assistance approached the national rate, 10-19 percent of the beneficiaries also received assistance. A mixed picture is presented by the 23 States in which the proportion of the aged population getting assistance exceeded the national rate. Included in this group are six Southern States in which less than 10 percent of the beneficiaries of insurance received old-age assistance. At the other end of the scale are nine States that provided assistance to more than one-fifth of the aged beneficiaries, including two States where more than one-third of the persons with benefits received assistance.

**Families with children receiving insurance benefits and assistance.**—In February 1953, there were 956,000 children in families receiving survivor benefits under the insurance program, or 1.9 percent of all children in the general population. Families receiving aid to dependent children included 1.5 million children or 3.0 percent of the child population.

A relatively small proportion of the families receiving aid to dependent children are potentially eligible for benefits under the insurance program. The death of the father is the reason for dependency for about one-fifth of the families getting aid to dependent children, and some of these families are receiving survivor benefits based on the wage record of the father. A few additional families may include a person getting benefits—for example, an aged retired father. The other families receiving aid to dependent children—about four-fifths of the total—do not include any persons eligible for old-age and survivors insurance benefits.

Because few of the assistance families are potentially eligible for insurance benefits, the expansion of the

insurance program does not tend to reduce the size of the caseload for aid to dependent children to the extent that it reduces that for old-age assistance. The proportion of all families receiving aid to dependent children with both types of payments has been and will continue to be smaller than the proportion of old-age assistance recipients getting both benefits and assistance.

In September 1950, 32,300 families or somewhat less than 5 percent of the families receiving aid to depend-

Table 3.—Number of OAA recipients per 1,000 population aged 65 and over and percent of aged OASI beneficiaries receiving OAA, February 1953

OAA recipients per 1,000 population aged 65 and over, by State	Percent of aged OASI beneficiaries receiving OAA			
	Less than 10	10-19	20-29	30 or more
Less than 100:				
Conn.	5.8			
Del.	2.3			
D. C.	3.3			
Md.	2.5			
N. J.	2.8			
N. Y.	4.8			
Pa.	2.9			
Va.	1.7			
100-149:				
Hawaii	3.8			
Ill.	6.9			
Ind.	5.8			
Maine	8.8			
Nebr.		10.6		
N. H.	6.5			
Ohio	7.7			
R. I.	7.0			
150-199:				
Idaho		15.1		
Iowa		12.5		
Kans.		13.2		
Mass.		15.4		
Mich.		10.8		
Minn.		12.0		
Mont.		14.5		
N. Dak.		12.7		
Oreg.		10.6		
Vt.		12.0		
W. Va.	3.6			
Wis.		10.1		
200-249:				
Ky.	8.3			
Nev.			24.3	
N. C.	5.9			
S. Dak.		15.1		
Tenn.	8.1			
Utah		11.3		
Wyo.		18.5		
250-299:				
Ariz.		18.9		
Calif.			23.3	
Fla.		12.3		
Wash.			20.9	
300-399:				
Ala.	6.6			
Alaska			25.6	
Ark.		10.6		
Colo.				35.1
Miss.	8.8			
Mo.			20.7	
N. Mex.		11.7		
S. C.	8.1			
Tex.			20.1	
400 or more:				
Ga.		15.2		
La.				46.3
Okl.				31.1

ent children were also getting old-age and survivors insurance benefits; these families represented 8.3 percent of all families with children receiving benefits under the insurance program (table 1). In February 1953, the 30,600 families receiving both types of payments represented 5.3 percent of all families getting aid to dependent children.

Beneficiary families receiving aid to dependent children generally had more children than other beneficiary families. The families getting assistance under that program in February included 5.7 percent of the beneficiary families with children but almost 9 percent of the children in the families receiving insurance benefits (table 4). Under the insurance program, benefits to families with children cannot exceed 80 percent of the average monthly wage on which the payment is based. Those families receiving benefits based on earnings of a worker who had received a low average wage would be likely to need assistance, and the need of the family would tend to increase in proportion to the number of child survivors.

State data showing the extent of concurrent receipt of payments under the two programs are presented in table 4. As in old-age assistance the variations among the States reflect the extent of insurance coverage, differences in numbers of needy families, and differences in assistance policies.

**Beneficiaries receiving other types of assistance.**—Information for assistance programs other than those of old-age assistance and aid to dependent children have not been obtained recently. A report for September 1950 for aid to the blind showed 1,300 blind persons receiving both types of payments. A special study of recipients of aid to the permanently and totally disabled made by 30 States in 1951 indicated that there were fewer than 400 insurance beneficiaries among 93,000 assistance cases.

There are likely to be few beneficiaries of old-age and survivors insurance receiving general assistance, since needy individuals or families among the persons receiving benefits would usually be eligible for and receive aid under the Federal-State assistance programs. Some beneficiaries who need help in paying medical bills



may have such expenses met from general assistance funds in States in which this is the customary procedure for meeting such costs.

**Effect of the insurance program on assistance costs.**—The insurance program, by providing income to large numbers of aged persons, has reduced assistance caseloads and costs. In February 1953, more than 24 percent of the aged who did not have insurance benefits received old-age assistance; less than 11 percent of the insurance beneficiaries were on the assistance rolls—an indication that a substantially larger number of the beneficiaries would have needed assistance if they had not received benefits. Although some beneficiaries need assistance, average payments to aged individuals getting both types of payments are lower than payments to recipients without benefits; the charge to assistance funds is thus further reduced.

The average old-age assistance payment for recipients not getting insurance benefits was \$51.55 in February; the average amount of assistance for recipients getting both insurance benefits and assistance payment was \$38.73. Total assistance payments of \$16.5 million to aged persons who also received insurance benefits in February 1953 represented 13.0 percent of total money payments to all recipients of old-age assistance.

The average insurance benefit received by aged persons getting both assistance and benefits was \$33.92 in February 1953. This amount was only about three-fourths of the average benefit of \$44.14 for all aged beneficiaries of old-age and survivors insurance.

Savings have also been effected in the program for aid to dependent children. As an increasing number of orphans have received benefits under the old-age and survivors insurance program, fewer families with children dependent because of the death of a father are receiving aid to dependent children and relatively less assistance goes to families receiving insurance benefits than to other families.

In February, the average assistance

Table 4.—Concurrent receipt of OASI benefits and assistance payments by OAA and ADC cases, February 1953

State	Persons receiving OAA and OASI as percent of—		Cases receiving ADC and OASI—	
	OAA recipients	OASI beneficiaries	Families as percent of ADC families	Children as percent of OASI child beneficiaries <sup>1</sup>
Total <sup>2</sup> .....	16.3	10.7	4.3	8.9
Alabama.....	4.4	6.6	3.7	8.0
Alaska.....	26.1	25.6	6.7	16.6
Arizona.....	19.6	18.9	3.9	10.6
Arkansas.....	5.5	10.6	3.5	11.5
California.....	29.5	23.3	5.3	11.2
Colorado.....	23.7	35.1	6.2	10.9
Connecticut.....	28.8	5.8	9.8	9.6
Delaware.....	12.7	2.3	5.1	6.0
District of Columbia.....	18.3	3.3	3.5	5.9
Florida.....	17.8	12.3	7.2	17.7
Georgia.....	7.3	15.2	7.0	9.3
Hawaii.....	14.3	3.8	2.3	6.3
Idaho.....	19.7	15.1	7.8	10.6
Illinois.....	16.7	6.9	5.0	8.6
Indiana.....	16.7	5.8	10.1	8.8
Iowa.....	15.9	12.5	9.5	12.3
Kansas.....	15.0	13.2	6.1	6.8
Kentucky.....	8.0	8.3	6.1	14.2
Louisiana.....	15.4	46.3	2.8	8.7
Maine.....	24.2	8.8	12.2	18.6
Maryland.....	12.5	2.5	2.8	3.5
Massachusetts.....	31.3	15.4	10.6	11.9
Michigan.....	22.0	10.8	9.5	12.1
Minnesota.....	15.9	12.0	8.5	11.5
Mississippi.....	3.1	8.8	3.2	9.5
Missouri.....	16.6	20.7	5.4	13.2
Montana.....	17.8	14.5	4.4	7.8
Nebraska.....	14.1	10.6	5.4	7.3
Nevada.....	34.9	24.3		
New Hampshire.....	21.4	6.5	11.7	10.0
New Jersey.....	21.5	2.8	10.0	5.1
New Mexico.....	7.4	11.7	4.1	14.0
New York.....	21.9	4.8	3.6	5.8
North Carolina.....	5.9	5.9	4.3	7.6
North Dakota.....	9.4	12.7	6.9	15.1
Ohio.....	17.5	7.7	10.8	8.1
Oklahoma.....	12.6	31.1	3.9	13.5
Oregon.....	26.2	10.6	9.9	9.1
Pennsylvania.....	15.3	2.9	3.8	4.3
Rhode Island.....	26.1	7.0	3.7	6.6
South Carolina.....	4.5	8.1	4.4	6.4
South Dakota.....	11.0	15.1	5.3	16.5
Tennessee.....	6.7	8.1	5.4	12.9
Texas.....	10.0	20.1	5.6	5.9
Utah.....	14.9	11.3	6.0	8.8
Vermont.....	21.2	12.0	13.0	16.1
Virginia.....	5.5	1.7	4.5	4.8
Washington.....	26.4	20.9	8.4	10.4
West Virginia.....	6.5	3.6	2.6	8.1
Wisconsin.....	20.1	10.1	10.6	12.1
Wyoming.....	22.2	18.5	8.1	8.5

<sup>1</sup> Data given in terms of children because OASI data on beneficiary families are not available by State.

<sup>2</sup> For OAA, 53 States, and for ADC, 52 States; totals include Puerto Rico and Virgin Islands, which did not report any cases receiving both assistance payments and insurance benefits.

payment to families not receiving insurance benefits was \$87.70; for families receiving insurance benefits and assistance payments the average assistance payment was \$68.57. Total assistance payments of \$2.1 million to families receiving both insurance benefits and assistance accounted for 4.5 percent of total money payments to families receiving aid to dependent children.

The average insurance benefit received in February by families getting both aid to dependent children and a benefit under the insurance program was \$60.14. In June 1952, the last month for which data are available, the average benefit for a widowed mother with two or more children receiving survivor benefits under the insurance program exceeded \$90.



# Notes and Brief Reports

## Old-Age Insurance Benefits, 1952

### Benefits Awarded

During 1952, old-age benefits were awarded to 531,000 persons, a decline of 24 percent from the record high established a year earlier. The 1952 figure was, however, almost equal to the number of old-age benefits awarded during 1940-44—the first 5 years that awards were made. The benefits for about 58 percent of these persons were "conversion table" benefits; that is, they were based on earnings after 1936 and computed under the old benefit formula, and were increased by use of the conversion table set forth in the 1950 or the 1952 amendments to the Social Security Act. The benefits for the remaining 42 percent of the persons were "new-start formula" benefits—based on earnings after 1950 and the new benefit formula (table 2).

The benefit amounts for almost all the 203,000 old-age benefits awarded during 1952 under the provisions of the 1950 amendments were determined by use of the conversion table (table 1). Slightly more than half of them were awarded to "1939 eligibles"—persons who met the insured-status requirements contained in the 1939 legislation. The remaining 92,000 benefits were awarded to "new eligibles"—persons who qualified for old-age benefits as a result of the liberalized insured-status provisions in the 1950 amendments. Of the 328,000 old-age benefits awarded in 1952 under the 1952 amendments, about two-thirds had the benefit amount computed under the new-start formula. Six quarters of coverage after 1950 are necessary for a worker to have his benefit computed under the new-start formula.

Almost one-third of all awards were made to persons aged 65 in 1952, and about 12 percent were made to persons aged 75 or over. In instances where the conversion table was used, only 7 percent of the beneficiaries were aged 75 or over; where the new-start formula was used, about 18 percent were in this age range. Many older persons qualified for benefits

because of the extension of coverage in the 1950 amendments; most of these persons obtained the 6 quarters of coverage needed for insured status after 1950 and thus qualified for benefits computed under the new-start formula.

For all persons awarded old-age benefits, regardless of the computation method, the average ages at time of award were 68.6 for men, a decrease of six-tenths of a year from the corresponding figure in 1951, and 68.2 for women, the same average age as in 1951. For persons whose bene-

fits were computed by means of the conversion table, the average ages were 67.7 for men and 67.0 for women. For those whose benefits were determined under the new-start formula, however, the average ages were 69.8 for men and 70.0 for women. The older average ages for this group resulted partly from the relatively large number of awards to persons aged 75 or over who had become insured as a result of the coverage extension provided by the 1950 amendments. Moreover, experience has shown that the proportion of awards at age 65 is higher than at any other age. Doubtless a large number of the awards went to persons who had been out of

Table 1.—Number and average monthly amount of old-age benefits awarded in 1952 under the 1950 and the 1952 amendments, by eligibility status of beneficiary or computation method, and by age and sex of beneficiary

(Based partly on 10-percent sample)

Age <sup>1</sup>	Total		Male		Female	
	Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount
Under 1950 amendments						
Total <sup>2</sup> .....	203,107	\$39.65	148,430	\$42.81	54,677	\$31.00
65-69.....	153,234	40.27	108,761	44.09	44,473	30.93
70-74.....	33,852	38.11	26,367	39.98	7,485	31.40
75-79.....	13,020	38.12	10,759	39.23	2,261	32.94
80 and over.....	3,001	32.44	2,543	32.63	458	31.40
1939 eligibles.....	109,153	51.14	88,150	52.92	21,003	43.68
65-69.....	78,338	53.07	62,645	55.17	15,693	44.60
70-74.....	18,624	50.38	15,222	52.01	3,402	43.00
75-79.....	9,508	42.41	8,001	43.31	1,507	37.66
80 and over.....	2,683	31.03	2,282	30.90	401	31.79
New eligibles.....	91,825	25.92	58,728	27.50	33,097	23.13
65-69.....	74,095	26.70	45,530	28.78	28,565	23.38
70-74.....	14,761	22.61	10,863	22.97	3,898	21.63
75-79 <sup>3</sup> .....	2,969	23.06	2,335	23.56	634	21.20
Under 1952 amendments						
Total.....	328,099	\$58.11	233,484	\$63.51	94,615	\$44.77
65-69.....	222,051	58.47	156,555	64.26	65,496	44.55
70-74.....	60,102	58.19	42,662	63.45	17,440	45.32
75-79.....	37,513	57.63	27,978	61.79	9,535	45.42
80 and over.....	8,433	49.99	6,289	52.98	2,144	41.20
New-start formula.....	223,165	65.92	163,009	71.57	60,156	50.59
65-69.....	134,270	69.15	99,049	74.77	35,221	53.35
70-74.....	48,228	62.97	33,874	69.49	14,354	47.59
75-79.....	33,104	60.29	24,561	65.10	8,543	46.44
80 and over.....	7,563	51.93	5,525	55.80	2,038	41.44
Conversion table.....	104,934	41.49	70,475	44.86	34,459	34.61
65-69.....	87,781	42.14	57,506	46.15	30,275	34.62
70-74.....	11,874	38.75	8,788	40.15	3,086	34.79
75-79.....	4,409	37.65	3,417	37.95	992	36.61
80 and over.....	870	33.09	764	32.60	106	36.55

<sup>1</sup> Age on birthday in 1952.

<sup>2</sup> Includes 2,129 old-age benefits computed under the new-start formula (average amount, \$42.80); data on new-start formula benefits by eligibility status not available.

<sup>3</sup> Only persons reaching their seventy-seventh birthday during July-December 1952 can qualify as new eligibles.

employment for some period immediately preceding their sixty-fifth birthday. Such individuals could therefore not have acquired the 6 quarters of coverage after 1950 necessary to have their benefits computed under the new-start formula, and the relative number of awards in this age group was smaller than in earlier years. As a result the average age for persons awarded benefits computed under the new-start formula was raised.

The average old-age benefit awarded under the 1952 amendments was \$58.11, about \$18.50 more than the average amount awarded under the 1950 amendments (table 1). Only a part of this increase is attributable to the higher benefits payable under the 1952 legislation. The high average

Table 2.—Number and percentage distribution of old-age benefits awarded in 1952, by computation method, and by age and sex of beneficiary

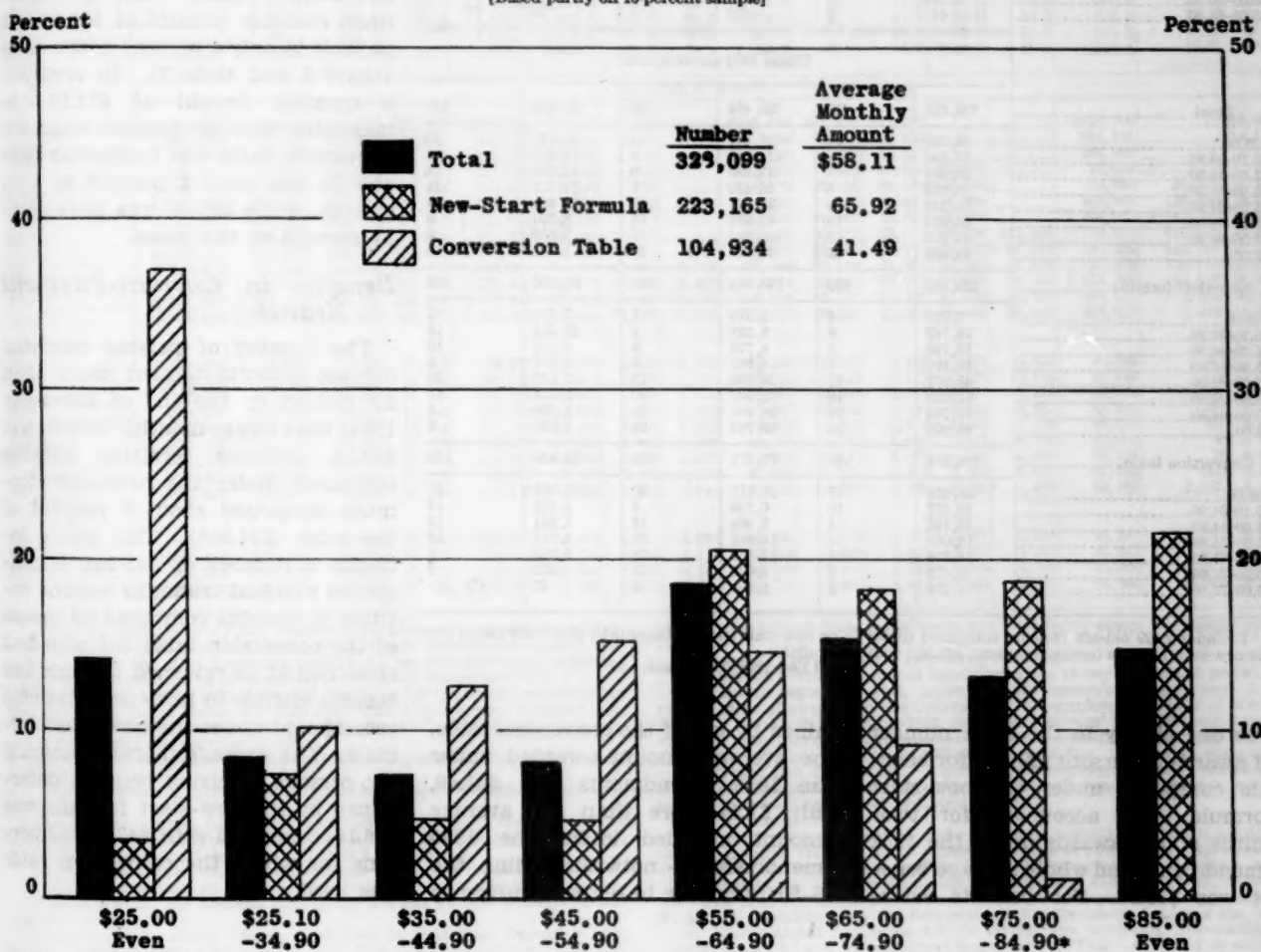
[Based partly on 10-percent sample]

Age <sup>1</sup>	Total		Male		Female	
	Number	Percent	Number	Percent	Number	Percent
Total.....	531,306	100	381,914	100	149,392	100
65-69.....	375,285	71	265,316	69	109,969	74
70-74.....	93,954	18	69,029	18	24,925	17
75-79.....	50,533	10	38,737	10	11,796	8
80 and over.....	11,434	2	8,832	2	2,602	2
New-start formula.....	225,294	100	164,561	100	60,733	100
65-69.....	135,071	60	99,635	61	35,436	58
70-74.....	48,695	22	34,156	21	14,539	24
75-79.....	33,647	15	24,984	15	8,663	14
80 and over.....	7,881	3	5,786	4	2,095	3
Conversion table.....	305,912	100	217,353	100	88,559	100
65-69.....	240,214	79	165,681	76	74,533	84
70-74.....	45,259	15	34,873	16	10,386	12
75-79.....	16,886	6	13,753	6	3,133	4
80 and over.....	3,553	1	3,046	1	507	1

<sup>1</sup> Age on birthday in 1952.

Chart 1.—Percentage distribution of old-age benefits awarded in 1952 under the 1952 amendments, by computation method and amount of benefit

[Based partly on 10-percent sample]



\* For conversion-table benefits, the maximum is \$77.10.

**Table 3.—Number and percentage distribution of old-age benefits awarded in 1952 under the 1950 and the 1952 amendments, by eligibility status of beneficiary or computation method, by amount of benefit and by sex of beneficiary**  
[Based partly on 10-percent sample]

Amount of monthly benefit	Total		Male		Female	
	Number	Percent	Number	Percent	Number	Percent
Under 1950 amendments						
Total <sup>1</sup>	203,107	100	148,430	100	54,677	100
\$20.00	60,094	30	34,982	24	25,112	46
20.10-29.90	17,262	8	10,638	7	6,624	12
30.00-39.90	20,989	10	13,984	9	7,005	13
40.00-49.90	33,637	17	24,696	17	8,941	16
50.00-59.90	41,425	20	35,394	24	6,031	11
60.00-68.50	29,700	15	28,736	19	964	2
1939 eligibles	109,153	100	88,150	100	21,003	100
\$20.00	5,441	5	4,096	5	1,345	6
20.10-29.90	3,420	3	1,874	2	1,546	7
30.00-39.90	7,339	7	3,834	4	3,505	17
40.00-49.90	24,950	23	17,088	19	7,862	37
50.00-59.90	39,298	36	33,462	38	5,836	28
60.00-68.50	28,705	26	27,796	32	909	4
New eligibles	91,825	100	58,728	100	33,097	100
\$20.00	54,300	59	30,800	52	23,500	71
20.10-29.90	13,533	15	8,577	15	4,956	15
30.00-39.90	13,377	15	9,948	17	3,429	10
40.00-49.90	8,854	9	7,351	13	1,503	3
50.00-59.90	1,584	2	1,480	2	154	( <sup>2</sup> )
60.00-68.50	647	1	622	1	25	( <sup>2</sup> )
Under 1952 amendments						
Total	328,099	100	233,484	100	94,615	100
\$25.00	46,738	14	23,547	10	23,191	25
25.10-34.90	27,340	8	12,349	5	14,991	16
35.00-44.90	23,934	7	13,580	6	10,354	11
45.00-54.90	26,653	8	16,432	7	10,221	11
55.00-64.90	61,324	19	38,843	17	22,481	24
65.00-74.90	60,693	18	41,903	18	8,790	9
75.00-84.90	42,915	13	40,062	17	2,856	3
85.00	45,499	15	46,708	20	1,791	2
New-start formula	223,165	100	163,009	100	60,156	100
\$25.00	7,882	4	2,376	1	5,506	9
25.10-34.90	16,763	8	6,201	4	10,562	18
35.00-44.90	10,739	5	4,716	3	6,023	10
45.00-54.90	10,591	5	4,887	3	5,704	9
55.00-64.90	45,971	21	26,283	16	19,678	33
65.00-74.90	41,020	18	32,867	20	8,153	14
75.00-84.90	41,700	19	38,901	24	2,799	5
85.00	48,499	22	46,708	29	1,791	3
Conversion table	104,934	100	70,475	100	34,459	100
\$25.00	38,856	37	21,171	30	17,685	51
25.10-34.90	10,577	10	6,148	9	4,429	13
35.00-44.90	13,195	13	8,864	13	4,331	13
45.00-54.90	16,062	15	11,545	16	4,517	13
55.00-64.90	16,253	15	12,550	18	2,803	8
65.00-74.90	9,673	9	9,036	13	637	2
75.00-77.10	1,218	1	1,161	2	57	( <sup>2</sup> )

<sup>1</sup> Includes 2,129 old-age benefits computed under the new-start formula (average amount, \$42.80); data

on new-start formula benefits by eligibility status not available.

<sup>2</sup> Less than 0.5 percent.

was due chiefly to the large number of awards to persons eligible for benefits computed under the new-start formula, who accounted for two-thirds of the awards under the 1952 amendments and whose average benefit was \$65.92. For benefits deter-

mined by use of the conversion table, the average amount awarded under the 1952 amendments was \$41.49, only \$1.84 more than the average amount awarded under the 1950 amendments — notwithstanding the \$5-8.60 increase in old-age insurance

benefits granted by the conversion table in the 1952 amendments. Awards made in the latter part of 1952 through use of the 1952 conversion table were made to persons with relatively little or no employment after 1950, since almost all persons with 6 quarters of coverage after 1950 had their benefits figured by the new-start formula. On the other hand, for virtually all awards in the first part of 1952 the 1950 conversion table was used. As in the past, the average benefit amount was lower for women than for men; for awards under the 1952 amendments, the differences amounted to \$21.42 for benefits determined under the new-start formula and \$11.54 for those computed on the basis of the conversion table.

For awards under the 1952 amendments, the maximum monthly amount of \$85.00 was payable in 22 percent of the benefits computed under the new-start formula, while the minimum monthly amount of \$25.00 was payable in only 4 percent of the cases (chart 1 and table 3). In contrast, a monthly benefit of \$77.10—the maximum monthly amount when the conversion table was used—was payable in less than 1 percent of such awards, while \$25.00 was payable in 37 percent of the cases.

### Benefits in Current-Payment Status

The number of persons receiving old-age benefits totaled more than 2.6 million by the end of December 1952: the average monthly benefit was \$49.25. Persons receiving benefits computed under the new-start formula comprised about 9 percent of the total (234,900). This figure includes a number of old-age beneficiaries who had originally become entitled to benefits computed by means of the conversion table but who had remained at or returned to work and became eligible to have their benefits recomputed under the new-start formula. The average monthly amount for persons receiving benefits determined by the new-start formula was \$66.16, compared with \$47.60 for persons for whom the conversion table was used.



# Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940-53  
[In thousands; data corrected to June 2, 1953]

Year and month	Retirement, disability, and survivor programs												Unemployment insurance programs				
	Total	Monthly retirement and disability benefits <sup>1</sup>				Survivor benefits				Temporary disability benefits <sup>2</sup>				State laws <sup>10</sup>	Veterans' legisla- tion <sup>11</sup>	Rail- road Unem- ployment Insurance Act <sup>12</sup>	
		Social Security Act	Rail- road Retirement Act	Civil Service Com- mission <sup>3</sup>	Veter- ans Ad- minis- tration <sup>4</sup>	Monthly				Lump-sum <sup>5</sup>		State laws <sup>10</sup>	Rail- road Unem- ployment Insurance Act <sup>12</sup>				
						Social Security Act <sup>6</sup>	Rail- road Retirement Act <sup>7</sup>	Civil Service Com- mis- sion <sup>8</sup>	Veter- ans Ad- minis- tration <sup>9</sup>	Social Security Act	Other <sup>5</sup>						
Number of beneficiaries																	
1952																	
April		3,094.4	336.2	173.9	2,403.5	1,454.2	148.8	38.2	1,036.4	40.2	13.2	32.1	27.4	992.6	0.4	36.6	
May		3,104.8	343.2	174.8	2,412.2	1,469.8	149.6	39.1	1,040.4	37.7	12.2	30.2	23.8	918.4	3	26.6	
June		3,108.5	348.9	175.6	2,418.0	1,484.3	150.6	39.8	1,042.0	35.9	11.6	32.4	24.7	918.1	3	31.6	
July		3,120.3	352.7	176.5	2,424.4	1,488.2	150.9	40.6	1,044.2	28.4	12.1	32.6	26.9	870.9	3	63.6	
August		3,184.5	354.7	178.3	2,429.3	1,495.4	151.1	41.3	1,047.2	31.9	11.2	30.7	33.1	979.9	2	72.8	
September		3,276.4	353.1	179.3	2,435.5	1,511.9	150.5	42.3	1,050.4	32.7	10.9	30.4	36.9	930.8	1	37.9	
October		3,345.9	354.5	179.6	2,446.8	1,534.4	152.2	43.8	1,057.0	39.7	11.7	30.4	36.9	930.0	1	29.5	
November		3,393.2	357.3	182.8	2,453.2	1,549.2	151.8	42.8	1,060.1	32.4	10.3	29.7	33.9	935.9	10.2	30.6	
December		3,455.8	358.0	181.9	2,460.5	1,569.8	152.9	43.6	1,063.4	40.9	10.1	31.7	39.7	972.5	19.0	41.9	
1953																	
January		3,518.1	359.7	183.7	2,466.2	1,590.3	153.0	45.7	1,071.4	41.4	11.6	31.4	40.2	962.5	31.0	59.7	
February		3,597.8	361.3	184.6	2,470.2	1,606.4	153.8	46.6	1,074.7	37.0	11.1	32.0	34.3	956.3	38.4	60.0	
March		3,680.7	362.0	185.7	2,476.1	1,624.4	154.8	47.5	1,077.6	44.3	13.5	36.7	33.9	929.9	41.8	57.4	
April		3,754.0	365.4	186.5	2,486.5	1,647.1	155.6	48.3	1,083.2	47.7	14.7	34.4	31.3	940.4	36.7	45.3	
Amount of benefits <sup>14</sup>																	
1940	\$1,188,702	\$21,074	\$114,166	\$62,019	\$317,851	\$7,784	\$1,448		\$105,696	\$11,736	\$12,267			\$518,700		\$15,961	
1941	1,085,488	55,141	119,912	64,933	320,561	25,454	1,559		111,799	13,328	13,943			344,321		14,537	
1942	1,130,721	80,305	122,806	68,115	325,265	41,702	1,603		111,193	15,038	14,342			344,064		6,268	
1943	921,465	97,257	125,705	72,961	331,350	57,769	1,704		116,138	17,830	17,255	\$2,857		79,643		917	
1944	1,118,798	119,000	129,707	77,193	456,279	76,942	1,765		144,302	22,146	19,238	5,035		62,385	\$4,215	582	
1945	2,065,566	157,391	137,140	83,874	697,830	104,231	1,772		254,238	26,135	23,431	4,669		445,866	126,630	2,359	
1946	5,149,761	230,285	149,188	94,585	1,268,984	130,139	1,817		333,640	27,267	30,610	4,761		1,004,850	1,743,718	39,017	
1947	4,700,827	299,830	177,053	106,876	1,676,029	153,109	1,283		382,515	29,517	33,115	26,024	\$11,368	776,165	970,542	30,401	
1948	4,510,041	366,887	206,642	132,852	1,711,182	176,736	36,011	\$918	413,912	32,315	32,140	35,572	30,843	793,265	510,167	28,599	
1949	5,094,080	454,483	240,893	158,973	1,692,215	201,369	39,287	4,317	477,406	33,158	31,771	59,066	30,103	1,737,279	430,194	163,506	
1950	5,357,432	718,473	254,240	175,787	1,732,208	299,672	43,884	8,409	491,579	32,740	33,578	70,830	28,099	1,373,426	34,653	59,804	
1951	5,641,957	1,361,046	268,733	196,529	1,647,938	523,485	49,527	14,014	519,398	57,337	38,369	81,435	26,297	840,411	2,234	20,217	
1952	6,476,551	1,613,364	361,200	225,120	1,722,225	615,605	74,085	19,986	572,983	63,298	37,251	92,146	34,699	998,267	3,539	41,793	
1953																	
April	507,480	115,262	27,875	17,533	138,057	45,184	5,408	1,501	45,281	5,431	3,576	3,373	2,432	94,385	45	2,157	
May	500,227	115,582	28,102	17,662	138,250	45,647	5,506	1,525	45,708	5,122	3,118	3,182	2,204	96,958	33	1,628	
June	497,256	115,666	28,478	17,723	136,055	46,073	5,593	1,550	46,985	4,898	3,048	3,291	2,218	95,511	29	1,628	
July	520,358	116,124	28,696	17,922	147,536	46,173	5,584	1,591	48,267	3,893	3,606	3,531	2,667	98,612	26	1,628	
August	536,773	119,613	28,807	18,215	148,319	46,401	5,603	1,627	49,929	4,703	2,814	3,160	2,816	95,389	14	7,863	
September	531,562	141,202	28,600	20,859	149,479	52,522	5,602	1,928	49,106	4,915	3,441	3,311	4,746	62,094	9	3,745	
October	534,915	144,904	28,684	21,084	151,778	53,391	5,674	1,971	52,262	6,185	3,306	3,461	4,938	54,727	6	3,048	
November	524,447	147,316	28,954	21,068	149,984	53,915	5,654	1,988	47,924	5,219	3,023	2,962	4,429	47,730	983	2,893	
December	560,833	150,481	28,961	21,264	151,156	54,698	6,115	2,048	52,163	6,737	2,806	3,662	5,403	96,061	2,107	4,170	
1953																	
January	590,374	153,791	29,058	21,350	150,657	55,502	6,121	2,081	49,738	6,876	3,173	3,477	5,044	94,390	3,274	5,872	
February	589,968	158,240	29,176	21,525	150,457	56,196	6,170	2,113	53,600	6,250	2,991	3,217	4,012	86,827	3,671	5,528	
March	604,697	162,638	29,271	21,817	152,449	56,948	6,227	2,148	50,541	7,444	3,732	4,079	4,488	92,308	4,407	5,900	
April	600,319	166,406	29,551	21,798	152,864	57,868	6,272	2,210	51,719	7,998	4,484	3,848	4,057	82,990	3,859	4,343	

<sup>1</sup> Under the Social Security Act, retirement benefits—old-age, wife's, and husband's benefits, and benefits to children of old-age beneficiaries—partly estimated. Under the other 3 systems, benefits for age and disability; beginning December 1951, spouse's annuities under the Railroad Retirement Act.

<sup>2</sup> Data for civil-service retirement and disability fund; excludes noncontributory payments made under the Panama Canal Construction Annuity Act. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections.

<sup>3</sup> Pensions and compensation, and subsistence payments to disabled veterans undergoing training.

<sup>4</sup> Mother's, widow's, widower's, parent's, and child's benefits; partly estimated.

<sup>5</sup> Annuities to widows under joint and survivor elections; 12-month death-benefit annuities to widows and next of kin; and, beginning February 1947, widow's, widower's, parent's, and child's benefits.

<sup>6</sup> Payments to widows, parents, and children of deceased veterans.

<sup>7</sup> Number of decedents on whose account lump-sum payments were made.

<sup>8</sup> Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs.

<sup>9</sup> First payable in Rhode Island, April 1943; in California, December 1946; in New Jersey, January 1949; in New York, July 1950 (data not available); and under the railroad program, July 1947. Excludes hospital benefits in California; also excludes private plans in California and New Jersey except for calendar-year totals.

<sup>10</sup> Represents average weekly number of beneficiaries.

<sup>11</sup> Represents average number of beneficiaries in a 14-day registration period.

<sup>12</sup> Beginning September 1944, under the Servicemen's Readjustment Act, readjustment allowances to unemployed and self-employed veterans of World War II. Beginning November 1962, under the Veterans' Readjustment Assistance Act, unemployment compensation benefits to veterans with military service since June 1950; data for October 1952 (first payable Oct. 15) roughly estimated—\$76,878 paid to 2,524 veterans. Number represents average weekly number of claims paid, except for number under the Servicemen's Readjustment Act, which represents average number of continued claims.

<sup>13</sup> Partly estimated.

<sup>14</sup> Payments: amounts certified, under the Social Security Act (except monthly data for monthly benefits, which represent benefits in current-payment status), the Railroad Retirement Act, and the Railroad Unemployment Insurance Act; disbursements, for Veterans Administration programs except the readjustment allowance program; checks issued, under the State unemployment insurance and temporary disability laws, the Servicemen's Readjustment Act, and the Veterans' Readjustment Assistance Act; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Adjusted on annual basis except for Civil Service Commission data, which are adjusted monthly. Source: Based on reports of administrative agencies.

**Table 2.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1950-53**  
[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions <sup>1</sup>	Federal civil-service contributions <sup>2</sup>	Taxes on carriers and their employees	State unemployment contributions <sup>3</sup>	Federal unemployment taxes <sup>4</sup>	Railroad unemployment insurance contributions <sup>5</sup>
<b>Fiscal year:</b>						
1950-51	\$3,120,404	\$684,343	\$577,509	\$1,364,590	\$233,537	\$24,061
1951-52	3,594,248	722,850	734,990	1,431,997	258,945	25,724
<b>10 months ended:</b>						
April 1951	2,305,334	623,305	433,518	1,058,035	214,462	18,246
April 1952	2,965,595	655,042	587,220	1,173,608	242,350	19,460
April 1953	3,151,021	675,267	483,172	1,120,436	255,069	19,064
<b>1952</b>						
April	252,135	35,724	13,902	140,916	2,918	159
May	485,964	31,887	89,708	251,306	15,571	332
June	142,680	35,922	57,073	7,083	1,024	5,899
July	183,710	362,539	16,470	140,718	5,287	10
August	438,539	33,338	89,162	242,286	16,772	214
September	238,153	35,447	54,349	9,312	121	6,057
October	206,991	33,978	13,898	113,675	3,216	31
November	538,335	33,548	88,471	199,304	15,147	227
December	272,815	37,834	52,909	8,571	1,389	6,683
<b>1953</b>						
January	118,136	43,096	14,173	77,047	15,680	70
February	491,734	25,407	89,351	170,926	181,750	54
March	428,978	35,297	51,761	8,367	14,024	5,857
April	233,630	34,782	12,599	150,230	1,713	39

<sup>1</sup> Represents contributions of employees and employers in employments covered by old-age and survivors insurance (beginning December 1952 adjusted for employee-tax refunds); from May 1951, includes deposits made in the trust fund by States under voluntary coverage agreements; beginning January 1951, on an estimated basis.

<sup>2</sup> Represents employee and Government contributions to the civil-service retirement and disability fund; Government contributions are made in 1 month for the entire fiscal year.

<sup>3</sup> Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 2 States, contributions from employees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies; corrected to May 26, 1953.

<sup>4</sup> Represents taxes paid by employers under the Federal Unemployment Tax Act.

<sup>5</sup> Beginning 1947, also covers temporary disability insurance.

<sup>6</sup> Includes contributions from the Federal Government.

Source: *Daily Statement of the U. S. Treasury*, unless otherwise noted.

## RECENT PUBLICATIONS

(Continued from page 7)

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PENNSYLVANIA. DEPARTMENT OF PUBLIC ASSISTANCE. *Current Living Costs* (Continued on page 22)

Table 3.—Status of the old-age and survivors insurance trust fund, by specified period, 1937-53<sup>1</sup>

[In thousands]

Period	Receipts		Expenditures		Assets			
	Net contribution income and transfers <sup>2</sup>	Interest received	Benefit payments	Administrative expenses <sup>3</sup>	Net total of U. S. Government securities acquired <sup>4</sup>	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937-April 1953.....	\$25,012,912	\$2,353,041	\$8,977,931	\$617,791	\$17,324,036	\$308,440	\$137,755	\$17,770,233
Fiscal year:								
1950-51.....	3,124,098	287,392	1,498,088	70,447	1,677,976	200,456	212,311	14,735,567
1951-52.....	3,597,982	333,514	1,982,377	84,649	1,950,252	214,883	112,102	16,600,036
10 months ended:								
April 1951.....	2,309,028	161,446	1,184,239	57,298	1,199,409	206,309	71,009	14,121,549
April 1952.....	2,969,329	187,654	1,642,018	71,722	1,466,185	219,487	170,339	16,178,510
April 1953.....	3,151,021	214,856	2,121,909	73,773	1,050,985	308,440	137,755	17,770,233
1952								
April.....	282,135	14,818	171,408	7,099	288,741	219,487	170,339	16,178,510
May.....	485,964	—	169,355	6,413	225,000	215,580	259,441	16,489,006
June.....	142,689	145,860	171,005	6,514	259,067	214,883	112,102	16,600,036
July.....	183,710	—	169,529	9,700	—	224,617	108,849	16,804,517
August.....	438,539	—	162,849	6,577	101,000	259,140	240,440	16,873,631
September.....	238,153	10,871	200,911	6,795	73,818	278,465	188,614	16,914,948
October.....	206,991	14,818	213,943	6,915	70,341	266,627	131,061	16,915,898
November.....	538,335	—	213,298	6,638	137,000	262,682	316,436	17,234,327
December.....	272,815	163,479	219,671	9,231	305,167	280,773	200,568	17,441,719
1953								
January.....	118,136	—	223,164	6,893	12,000	282,618	74,802	17,329,797
February.....	491,734	—	229,508	7,024	31,000	281,993	299,630	17,585,000
March.....	428,978	10,871	240,069	7,186	141,018	286,227	346,972	17,777,594
April.....	233,630	14,818	248,997	6,513	179,641	308,440	137,755	17,770,233

<sup>1</sup> Does not reflect indirect effects of the financial interchange provisions of the Railroad Retirement Act, as amended in 1951, under which the position of the old-age and survivors insurance trust fund after June 30, 1952, is to be the same as if railroad employment had always been covered under old-age and survivors insurance; no transfer of funds has yet been made.

<sup>2</sup> For July 1940 to December 1950 equals taxes collected under the Federal Insurance Contributions Act. Beginning January 1951, amounts appropriated in accordance with sec. 201(a) of the Social Security Act as amended in 1950; from May 1951, includes deposits by States under voluntary coverage agreements. Beginning December 1952 includes adjustments for reimbursement to the general treasury of refunds of employee taxes in accordance with sec. 1401(d) of the Internal Revenue Code (see footnote 5). For 1947-51 includes amounts appro-

riated to meet costs of benefits payable to veterans' survivors under the Social Security Act Amendments of 1946.

<sup>3</sup> Represents net expenditures for administration. Beginning November 1951, adjusted for reimbursements to trust fund of small amounts for sales of supplies and services.

<sup>4</sup> Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase.

<sup>5</sup> Includes deduction of \$33 million to adjust for estimated amount of 1951 taxes subject to refund on wages in excess of \$3,600 paid to employees who worked for more than 1 employer during the calendar year.

Source: Daily Statement of the U. S. Treasury.

Table 4.—Status of the unemployment trust fund, by specified period, 1936-53

[In thousands]

Period	Total assets at end of period	Net total of U. S. Government securities acquired <sup>1</sup>	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account <sup>4</sup>			
				Deposits	Interest credited	Withdrawals <sup>2</sup>	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period <sup>3</sup>
Cumulative, January 1936-April 1953.....	\$8,973,331	\$8,961,061	\$12,271	\$17,476,181	\$1,000,579	\$10,797,567	\$8,279,193	\$928,467	\$162,643	\$381,949	\$694,138
Fiscal year:											
1950-51.....	8,079,232	649,933	15,035	1,302,629	147,662	848,270	7,313,592	14,884	16,465	52,034	755,640
1951-52.....	8,673,936	582,885	26,855	1,438,987	167,441	1,000,278	7,919,742	15,442	17,054	48,312	754,195
10 months ended:											
April 1951.....	7,733,576	283,953	35,359	951,304	79,386	708,765	6,973,496	10,993	8,961	46,199	760,079
April 1952.....	8,410,710	328,949	17,564	1,083,381	90,351	826,208	7,661,115	11,697	9,239	41,353	740,595
April 1953.....	8,973,331	313,979	12,271	1,028,865	100,049	769,463	8,279,193	11,440	10,094	56,455	694,138
1952											
April.....	8,410,710	-41,008	17,564	45,213	4,492	98,286	7,661,115	92	446	4,002	749,595
May.....	8,663,592	253,000	17,446	345,160	39	89,138	7,917,157	211	4	3,375	746,435
June.....	8,673,936	936	26,855	10,446	77,051	84,912	7,919,742	3,533	7,811	3,584	754,195
July.....	8,637,162	-35,000	25,080	50,331	31	84,776	7,885,328	6	3	7,234	751,834
August.....	8,849,394	214,000	23,313	328,047	—	103,922	8,109,453	129	—	12,022	739,941
September.....	8,796,972	-40,006	10,895	15,122	249	63,485	8,061,340	3,634	25	7,969	735,632
October.....	8,791,287	-7,967	13,127	39,426	7,629	45,985	8,062,410	20	770	7,595	728,827
November.....	9,004,765	211,000	15,656	262,765	—	42,825	8,282,350	142	—	6,554	722,415
December.....	9,039,207	33,980	16,118	17,587	82,106	68,955	8,313,088	3,620	8,290	8,203	726,130
1953											
January.....	8,967,626	-85,000	29,537	27,981	67	89,120	8,252,016	42	7	10,559	715,610
February.....	9,086,440	121,000	27,351	212,930	—	85,640	8,379,306	321	—	8,797	707,154
March.....	8,968,024	-85,029	23,963	17,852	423	100,540	8,297,042	3,502	43	9,697	700,982
April.....	8,973,331	-13,000	12,271	56,823	9,543	84,215	8,279,193	23	956	7,823	694,138

<sup>1</sup> Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

<sup>2</sup> Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

<sup>3</sup> Includes withdrawals of \$79,169,000 for disability insurance benefits.

<sup>4</sup> Beginning July 1947, includes temporary disability program.

<sup>5</sup> Includes transfers to the account from railroad unemployment insurance administration fund amounting to \$85,290,000 and transfers of \$12,338,000 out of the account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

Source: Daily Statement of the U. S. Treasury.



**Table 5.—Old-age and survivors insurance: Monthly benefits in current-payment status<sup>1</sup> at the end of the month by type of benefit and by month, April 1952–April 1953, and monthly benefits awarded, April 1953**  
[Amounts in thousands; data corrected to May 26, 1953]

Item	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Monthly benefits in current-payment status at end of month:														
1952														
April	4,548,652	\$160,445.4	2,350,213	\$99,216.6	665,482	\$15,111.4	883,331	\$28,677.7	409,752	\$14,744.8	210,694	\$8,955.8	20,180	\$730.1
May	4,574,664	161,229.1	2,367,710	99,502.9	667,450	15,153.5	890,935	23,868.5	415,790	14,954.3	212,379	7,008.1	20,400	746.1
June	4,593,801	161,739.4	2,372,308	99,591.5	668,297	15,169.6	896,820	24,008.9	421,730	15,161.8	214,030	7,053.2	20,616	754.1
July	4,608,494	162,296.8	2,381,641	100,002.1	670,772	15,235.4	895,775	23,955.5	425,253	15,282.2	214,335	7,063.6	20,718	757.1
August	4,679,986	166,015.0	2,431,796	103,000.3	683,705	15,698.9	897,880	23,983.7	430,105	15,452.4	215,650	7,117.6	20,850	782.1
September	4,787,213	193,725.0	2,503,816	122,167.7	700,654	18,024.0	906,580	26,938.0	436,227	17,733.9	218,945	7,995.8	20,991	825.1
October	4,880,230	198,295.1	2,557,399	125,343.9	715,885	18,509.5	920,307	27,460.3	442,786	18,003.1	222,681	8,104.5	21,181	873.1
November	4,942,400	201,234.4	2,594,371	127,438.9	725,389	18,803.4	927,268	27,738.9	448,053	18,218.1	226,042	8,156.2	21,286	878.1
December	5,025,540	205,179.0	2,643,932	130,217.4	737,859	19,178.4	938,751	28,141.3	454,563	18,482.2	228,984	8,272.7	21,460	887.1
1953														
January	5,108,422	206,293.8	2,691,729	133,086.5	750,436	19,581.4	950,134	28,564.3	461,884	18,785.7	232,627	8,382.3	21,612	892.1
February	5,204,176	214,435.9	2,753,071	136,928.1	767,100	20,147.2	959,552	28,928.6	468,130	19,045.8	234,596	8,487.1	21,727	899.1
March	5,305,150	219,585.5	2,817,018	140,725.0	784,747	20,712.3	969,445	29,300.1	475,504	19,349.6	236,613	8,593.5	21,832	904.1
April	5,401,081	224,274.0	2,873,082	143,972.6	800,520	21,204.3	982,296	29,760.6	483,422	19,679.8	239,717	8,741.9	22,044	914.1
Monthly benefits awarded in April 1953	134,678	6,117.5	73,194	4,069.8	24,436	699.7	19,839	619.5	10,107	416.5	6,717	294.6	385	17.4

<sup>1</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

<sup>2</sup> Partly estimated.

(Continued from page 20)

as Related to Standards of Public Assistance in Pennsylvania as of December 1952. Harrisburg: The Department, Mar. 1953. 32 pp. Processed.

REGENSBURG, JEANETTE. "Professional Attributes, Knowledge, and Skills in Practice: Educational Priorities." *Social Work Journal*, New York, Vol. 34, Apr. 1953, pp. 51–54. 75 cents.

### Maternal and Child Welfare

ABRAHAMSEN, DAVID. *Who Are the Guilty? A Study of Education and Crime*. New York: Rinehart & Co., 1952. 340 pp. \$5.

Considers the relationship between mental illness and delinquency, and points out how such illness can be remedied through education and special psychiatric treatment.

BAUMGARTNER, LEONA. "Maternal and Child Health Services—Challenges and Aims." *Public Health Reports*, Washington, Vol. 68, Apr. 1953, pp. 397–404. 45 cents.

DESPERT, J. LOUISE. *Children of Divorce*. Garden City, N. Y.: Doubleday & Co., Inc., 1953. 282 pp. \$3.50.

A child psychiatrist describes how to help children through the period of emotional insecurity when the family is broken up.

GLUECK, SHELDON. "The Home, the School and Delinquency." *Harvard Educational Review*, Cambridge, Vol. 23, Winter 1953, pp. 17–32. \$1.15.

Reviews the research methods used and outlines the major findings of an earlier study on juvenile delinquency.

HARPER, MIRIAM C., and SCHWARTZMAN, CECILE. "Casework Counseling Service in a Nursery School." *Child Welfare*, New York, Vol. 32, May 1953, pp. 6–9. 35 cents.

HOYLES, J. ARTHUR. *The Treatment of the Young Delinquent*. New York: Philosophical Library, 1952. 273 pp. \$4.75.

Surveys the changes in community reaction to juvenile delinquency during the past century, and describes the new techniques for treating juvenile delinquents.

MARTIN, MURIEL. "They 'Change the Street': The Story of the Division for Youth and Community Service." *Public Aid in Illinois*, Chicago, Vol. 20, Apr. 1953, pp. 1–12.

Traces the development of the Illinois program for the prevention of juvenile delinquency.

"Maternity and Child Welfare in Hungary." *Industry and Labour*, Geneva, Vol. 9, May 1, 1953, pp. 286–288. 25 cents.

NEW YORK CITY YOUTH BOARD. *Reach-*

*ing the Unreached: Fundamental Aspects of the Program of the New York City Youth Board*. New York: The Board, 1952. 151 pp. Processed.

Twelve papers that tell the story of the board's work in preventing juvenile delinquency.

ROTH, JOSEPH. "Types of Children Served by the Modern Institution." *Jewish Social Service Quarterly*, New York, Vol. 29, Spring 1953, pp. 337–344. \$2.

Considers what type of child should receive institutional rather than foster home care.

THOMPSON, RICHARD E. "A Validation of the Glueck Social Prediction Scale for Proneness to Delinquency." *Journal of Criminal Law, Criminology, and Police Science*, Chicago, Vol. 43, Nov.–Dec. 1952, pp. 451–470. \$1.25.

A study in which the scale was tested against a sample of 100 boys of different ages, intelligence, and economic and social status.

### Health and Medical Care

BOWERS, EDISON L., and ARNOLD, SAM. *Cash Disability Benefits in Ohio*. (Research Monograph No. 69.) Columbus: Ohio State University, College of Commerce and Administration, Bureau of Business Research, 1952. 211 pp. \$2.

A study, based on a survey con-

Table 6.—Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, April 1953  
[Corrected to May 29, 1953]

Region and State	Nonfarm place- ments	Initial claims <sup>1</sup>		Weeks of unemploy- ment covered by continued claims		Compensated unemployment					Average weekly insured unem- ployment under State programs <sup>2</sup>
		Total	Women	Total	Women	All types of unemployment <sup>3</sup>			Total unemployment		
						Weeks compen- sated	Benefits paid <sup>4</sup>	Average weekly number of benefi- ciaries	Weeks compen- sated	Average weekly payment	
Total	552,619	835,330	334,885	4,332,451	1,684,395	3,697,642	\$82,980,912	840,373	3,380,228	\$23.27	490,590
Region I:											
Connecticut	10,059	10,550	6,031	35,778	18,245	29,405	619,433	6,683	27,301	21.81	8,265
Maine	2,466	10,332	5,476	47,374	22,170	29,803	465,845	6,773	27,923	15.95	11,603
Massachusetts	17,091	38,311	20,043	171,510	72,696	145,807	3,407,001	33,138	121,796	24.68	39,406
New Hampshire	1,390	6,403	3,525	30,744	14,926	22,578	458,047	5,131	20,747	21.04	7,163
Rhode Island	2,295	11,635	6,874	53,623	28,414	47,648	1,022,989	10,829	45,190	21.91	11,746
Vermont	1,161	1,433	644	6,396	2,489	5,206	106,167	1,183	4,732	21.28	1,403
Region II:											
New Jersey	12,978	46,760	27,268	212,762	112,319	193,432	5,123,891	43,962	178,355	27.38	48,595
New York	68,768	178,659	80,200	724,730	325,400	631,875	10,129,838	143,608	574,248	26.75	164,319
Puerto Rico	1,627	42	2	217	6						
Virgin Islands	100	0	0	12	4						
Region III-IV:											
Delaware	1,096	804	432	4,175	1,775	3,999	73,299	909	3,694	18.88	950
Dist. of Col.	4,841	2,006	682	13,546	4,938	12,257	222,612	2,786	12,063	18.21	3,015
Maryland	7,120	14,978	7,798	54,664	23,997	49,424	954,323	11,233	43,319	20.43	12,497
North Carolina	12,236	19,957	11,965	122,657	76,515	124,314	1,905,079	28,253	115,984	15.75	28,171
Pennsylvania	24,593	107,383	26,723	452,020	115,764	386,641	9,550,389	87,873	336,923	25.84	100,643
Virginia	7,826	5,158	2,759	34,202	15,294	28,545	505,734	6,488	26,890	18.18	7,528
West Virginia	2,136	11,932	1,429	74,084	9,276	63,644	1,244,456	14,465	56,461	20.46	16,638
Region V:											
Alabama	9,657	11,457	2,767	69,929	17,414	53,911	950,400	12,252	50,667	18.05	16,038
Florida	16,806	10,653	4,441	36,108	14,346	21,488	375,497	4,884	20,255	17.82	8,392
Georgia	14,081	9,902	5,288	60,297	33,647	46,842	761,871	10,646	43,601	16.63	13,518
Mississippi	7,291	7,192	2,118	44,493	10,106	31,965	386,992	7,265	28,566	19.09	10,092
South Carolina	7,023	7,752	3,048	45,451	18,530	41,600	757,519	9,455	39,831	18.54	10,343
Tennessee	12,373	11,682	5,181	101,284	44,371	90,651	1,480,494	20,602	86,351	16.54	22,963
Region VI:											
Kentucky	2,743	10,999	3,421	89,960	25,230	78,408	1,649,982	17,820	73,226	21.52	30,169
Michigan	21,688	15,551	5,389	94,762	32,229	77,948	2,007,103	17,715	74,786	26.31	19,929
Ohio	32,669	22,788	9,258	109,002	43,730	89,503	2,179,912	20,342	82,736	25.21	24,528
Region VII-VIII:											
Illinois	18,325	59,461	25,771	241,945	102,865	154,591	3,566,037	35,134	126,109	25.48	55,847
Indiana	10,600	13,668	5,460	51,649	20,330	42,803	959,781	9,728	38,658	23.30	11,501
Minnesota	9,691	7,225	2,801	96,937	22,154	88,028	1,601,352	20,006	83,064	18.59	19,753
Montana	2,915	1,642	369	19,577	4,385	16,400	327,924	3,727	16,400	19.95	3,875
North Dakota	2,020	474	112	13,941	1,422	12,477	307,415	2,836	11,369	23.24	2,309
South Dakota	2,056	300	103	4,734	1,061	4,002	81,240	910	3,773	20.65	860
Wisconsin	8,474	6,590	2,321	44,893	16,275	39,914	960,818	9,071	36,147	25.37	9,535
Region IX:											
Iowa	7,456	4,264	2,216	25,806	10,597	22,634	457,000	5,144	19,920	21.11	6,809
Kansas	9,007	3,700	1,114	23,077	6,118	24,029	546,090	5,461	22,179	23.40	4,967
Missouri	15,705	13,236	5,717	74,778	30,397	59,215	1,120,559	13,458	51,761	20.13	17,191
Nebraska	5,537	1,573	641	11,838	4,453	12,257	256,812	2,786	11,470	21.62	2,569
Region X:											
Arkansas	10,643	7,877	2,291	50,492	9,777	33,538	590,364	7,622	30,855	18.13	10,779
Louisiana	8,715	9,785	1,964	58,816	12,388	49,264	1,015,768	11,196	45,071	21.35	13,180
Oklahoma	14,545	7,038	1,625	46,280	12,997	35,930	685,615	8,166	33,890	19.47	10,207
Texas	50,720	11,214	3,504	72,709	24,534	60,988	1,046,741	13,861	58,001	17.52	16,755
Region XI:											
Colorado	6,215	2,081	594	12,647	3,133	10,257	214,624	2,331	9,452	21.53	2,753
New Mexico	4,460	1,763	333	12,394	1,979	8,556	183,521	1,945	8,116	21.90	2,212
Utah	3,311	1,800	534	14,453	4,530	13,764	337,270	3,128	12,446	25.31	3,131
Wyoming	936	614	113	3,683	903	4,077	97,709	927	3,556	25.10	746
Region XII:											
Arizona	4,701	3,540	937	14,607	5,506	9,174	189,097	2,085	8,686	20.92	3,302
California	32,646	70,913	26,013	481,338	232,009	440,413	9,912,748	100,094	408,827	23.17	107,763
Hawaii	900	2,057	759	17,178	7,880	13,351	236,001	3,041	9,958	20.85	( <sup>5</sup> )
Nevada	2,975	807	289	5,129	2,047	4,812	116,995	1,094	4,483	24.99	1,057
Region XIII:											
Alaska	1,167	1,888	570	21,305	4,224	24,021	771,928	5,459	23,319	32.39	( <sup>5</sup> )
Idaho	3,200	1,572	532	18,859	3,908	17,566	407,567	3,992	16,907	23.43	3,958
Oregon	6,504	8,697	2,050	30,313	22,557	78,581	1,757,220	17,859	74,337	22.92	16,631
Washington	7,111	17,112	3,418	123,503	32,142	110,076	2,672,193	25,017	105,809	24.49	23,984

<sup>1</sup> Excludes transitional claims.

<sup>2</sup> Total, part-total, and partial.

<sup>3</sup> Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

<sup>4</sup> Excludes Alaska and Hawaii.

<sup>5</sup> Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

ducted by the Ohio Disability Unemployment Insurance Commission, that shows the nature and extent of coverage provided by private plans in Ohio in 1949. The plans are consid-

ered under three headings—group disability insurance, paid sick leave, and miscellaneous types of disability benefit plans.  
“Current Trends in Hospital-Surgi-

cal-Medical Plans: I. New Health Insurance Plans; II. Personal Catastrophe Coverage; III. Coverage for Hospitalized Employees.” Man-

(Continued on page 27)

Table 7.—Public assistance in the United States, by month, April 1952–April 1953<sup>1</sup>

[Exclusive of vendor payments for medical care and cases receiving only such payments]

Year and month	Total	Old-age assistance	Aid to dependent children		Aid to the blind	Aid to the permanently and totally disabled	General assistance	Total	Old-age assistance	Aid to dependent children (families)	Aid to the blind	Aid to the permanently and totally disabled	General assistance	
			Families	Recipients										
				Total <sup>1</sup>										Children
Number of recipients														
1952												Percentage change from previous month		
April.....		2,671,695	598,398	2,068,790	1,546,296	97,353	138,017	320,000	-----	-0.3	+0.3	+0.1	+2.3	-4.5
May.....		2,666,474	598,236	2,069,849	1,547,261	97,571	141,830	302,000	-----	-2	( <sup>3</sup> )	+2	+2.8	-5.7
June.....		2,659,667	589,968	2,041,551	1,527,354	97,690	145,344	294,000	-----	-3	-1.4	+1	+2.5	-2.5
July.....		2,650,156	578,155	2,066,321	1,501,148	97,670	148,132	307,000	-----	-4	-2.0	( <sup>3</sup> )	+1.9	-4.6
August.....		2,646,077	572,100	1,990,763	1,489,988	97,905	151,457	295,000	-----	-2	-1.0	+2	+2.2	-3.9
September.....		2,642,395	569,215	1,984,253	1,486,506	98,071	153,902	*274,000	-----	-1	-5	+2	+1.6	-6.9
October.....		2,637,280	566,666	1,977,710	1,482,290	98,249	156,645	*270,000	-----	-2	-4	+2	+1.8	-1.3
November.....		2,635,591	565,536	1,975,901	1,482,431	98,377	159,053	*267,000	-----	-1	-2	+1	+1.5	-1.3
December.....		2,634,662	569,184	1,990,819	1,494,563	98,461	161,441	*280,000	-----	( <sup>3</sup> )	+6	+1	+1.5	+4.9
1953														
January.....		2,628,147	571,369	1,999,487	1,502,967	98,442	163,789	*290,000	-----	-2	+4	( <sup>3</sup> )	+1.5	+3.7
February.....		2,618,880	572,449	2,007,975	1,509,087	98,408	165,463	*287,000	-----	-4	+2	( <sup>3</sup> )	+1.0	-1.2
March.....		2,610,702	574,397	2,016,680	1,516,662	98,380	167,513	*283,000	-----	-3	+3	( <sup>3</sup> )	+1.2	-1.2
April.....		2,604,341	572,168	2,011,389	1,513,014	98,434	170,152	*275,000	-----	-2	-4	+1	+1.6	-2.8
Amount of assistance														
Percentage change from previous month														
1952														
April.....	\$192,159,661	\$120,106,042		\$45,713,294		\$4,851,436	\$6,363,889	\$15,125,000	-0.2	-0.1	+0.5	+0.3	+2.3	-4.6
May.....	191,436,861	120,390,263		45,505,911		4,875,654	6,565,033	14,100,000	-4	+2	-5	+5	+3.2	-6.8
June.....	190,033,682	120,200,238		44,768,604		4,883,935	6,694,905	13,486,000	-7	-2	-1.6	+2	+2.0	-4.3
July.....	191,365,814	120,542,626		44,175,800		4,943,745	6,842,643	14,861,000	+7	+3	-1.3	+1.2	+2.2	+10.2
August.....	189,514,464	120,424,755		43,620,484		4,959,394	6,973,531	13,536,000	-1.0	-1	-1.3	+3	+1.9	-8.9
September.....	189,680,122	121,251,437		43,522,039		4,974,710	7,074,186	*12,857,000	+1	+7	-2	+3	+1.4	-4.7
October.....	190,688,422	127,753,941		46,116,285		5,206,477	7,523,719	*13,088,000	+5.3	+5.4	+6.0	+4.7	+6.3	+1.3
November.....	200,239,380	128,231,874		46,209,537		5,240,897	7,681,072	*12,876,000	+3	+4	+2	+7	+2.1	-1.6
December.....	202,383,234	128,632,515		46,720,062		5,267,441	7,814,216	*13,949,000	+1.1	+3	+1.1	+5	+1.7	+8.3
1953														
January.....	203,802,873	129,219,048		47,084,386		5,273,447	7,960,992	*14,265,000	+7	+5	+8	+1	+1.9	+2.2
February.....	202,070,779	127,775,412		47,107,016		5,270,904	8,024,447	*13,893,000	-8	-1.1	( <sup>3</sup> )	( <sup>3</sup> )	+8	-2.6
March.....	202,248,523	127,569,396		47,295,081		5,284,214	8,138,832	*13,961,000	+1	-2	+4	+3	+1.4	+4.5
April.....	201,204,408	127,219,765		47,169,319		5,290,213	8,228,111	*13,297,000	-5	-3	-3	+1	+1.1	-4.8

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.<sup>3</sup> Decrease of less than 0.05 percent.<sup>4</sup> Excludes Nebraska; data not available. Percentage change based on data for 52 States.<sup>5</sup> Increase of less than 0.05 percent.

## ESTIMATES OF BLINDNESS

(Continued from page 11)

sion's belief that the register has supplied an approximately complete and accurate enumeration.

## Trend of Prevalence of Blindness

It would be fortunate if the present method of making estimates could be relied upon to support conclusions as to the increase or decrease of the rate of this handicap. The method was designed, however, to approximate differences in the rates for States or sections of the country at a given time. It does not serve equally

well for estimating changes with time, largely because of the importance of the health factor and the lack of suitable measurement to represent it at successive periods.

Estimates made by this method for 1940 placed the number of blind persons in the United States at approximately 230,000 and the prevalence rate at 1.75 per thousand population. Assuming no change in the rate, estimates for 1948 gave the total number of blind persons as 255,000, as compared with the present total figure, 308,000. The weights used in the formula have been changed, however, in obtaining the present estimates, as

has also the basis of the anchor rate.

Because cataract, glaucoma, and other eye diseases occurring most frequently among older persons probably now account for at least two-thirds of existing blindness, and because the proportion of the population aged 65 or over increased by almost 20 percent from 1940 to 1950 and is continuing to increase, it is not unreasonable to suppose that the prevalence rate of blindness, as well as the number of blind persons, is now increasing. The maintenance by more States of carefully developed local statistics, such as those of North Carolina, will help to provide an answer to this question.



**Table 8.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, February 1953 <sup>1</sup>**

State <sup>2</sup>	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance <sup>3</sup>
Alaska				( <sup>4</sup> )	\$7,932
Calif.				( <sup>4</sup> )	46,338
Conn.	\$140,391	\$49,872	\$2,135	( <sup>4</sup> )	( <sup>4</sup> )
Del.		486		( <sup>4</sup> )	63
D. C.	415	96	35	\$87	
Hawaii	8,009	29,588	400	4,648	( <sup>4</sup> )
Ill.	1,597,938	220,881	48,538	145,952	407,723
Ind.	278,741	36,405	9,253	( <sup>4</sup> )	124,120
Iowa				( <sup>4</sup> )	160,740
Kans.	184,519	29,776	2,668	26,706	50,108
La.	30	2,906	166	1,340	1,012
Maine				( <sup>4</sup> )	43,873
Mass.	501,198	56,346		289,193	122,704
Mich.	100,983		1,008	16,008	65,723
Minn.	790,987	61,475	14,647	( <sup>4</sup> )	( <sup>4</sup> )
Mont.				( <sup>4</sup> )	124,848
Nebr.	260,889	10,672	1,230	( <sup>4</sup> )	( <sup>4</sup> )
Nev.	2,739			( <sup>4</sup> )	52,892
N. H.	69,890	17,793	2,655	740	( <sup>4</sup> )
N. J.		15,480			74,603
N. Mex.	12,003	18,778	545	7,788	462
N. Y.	1,439,330	430,852	53,951	468,075	( <sup>4</sup> )
N. C.	11,144	5,052		2,646	133,690
N. Dak.	22,754	2,378	107	1,925	17,637
Ohio	215,162	4,446	3,077		595,039
Oreg.					135,026
R. I.	98,053	58,316	1,836	4,677	28,401
S. C.					8,253
S. Dak.					76,868
Utah	212	347	290	246	363
V. I.	56	39		5	47
Va.					6,519
Wis.	362,198	76,852	6,719	8,614	138,879

<sup>1</sup> For February data excluding vendor payments for medical care, see the *Bulletin*, May 1953.

<sup>2</sup> Excludes States that made no vendor payments for medical care for February or did not report such payments. For the special types of public assistance, figures in italics represent payments made without Federal participation.

<sup>3</sup> In all States except California, Illinois, Louisiana, Massachusetts, Nevada, New Jersey, Utah, and the Virgin Islands includes payments made on behalf of recipients of the special types of public assistance.

<sup>4</sup> No program for aid to the permanently and totally disabled.

<sup>5</sup> Data not available.

**Table 9.—Average payments including vendor payments for medical care and average amount of vendor payments per assistance case, by program and State, February 1953 <sup>1</sup>**

States <sup>2</sup>	Old-age assistance		Aid to dependent children (per family)		Aid to the blind		Aid to the permanently and totally disabled	
	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care
Conn.	\$74.51	\$9.00	\$127.88	\$12.00	\$86.97	\$7.00	( <sup>4</sup> )	( <sup>4</sup> )
Del.			86.78	.57			\$61.35	\$2.05
D. C.	53.39	.16	108.34	.05	37.85	.14	51.00	8.83
Hawaii	37.82	3.85	95.67	9.30	45.23	3.70	70.41	32.70
Ill.	64.23	14.41	123.89	9.71	60.26	12.22	70.41	( <sup>4</sup> )
Ind.	43.28	6.67	80.90	4.59	45.62	5.42	( <sup>4</sup> )	( <sup>4</sup> )
Kans.	62.10	5.08	104.04	7.55	67.64	4.45	64.74	8.86
La.	51.33	( <sup>4</sup> )	63.53	.14	47.30	.09	41.47	.09
Mass.	71.89	5.12	118.90	4.47			88.88	35.04
Mich.	51.55	1.14			59.49	.54	68.04	10.38
Minn.	58.25	13.66	108.44	8.19	70.00	12.56	( <sup>4</sup> )	( <sup>4</sup> )
Nebr.	54.41	13.16	95.95	4.21	64.91	1.72	( <sup>4</sup> )	( <sup>4</sup> )
Nev.	57.08	1.02					( <sup>4</sup> )	( <sup>4</sup> )
N. H.	55.07	10.00	125.38	13.50	59.13	9.00	60.06	10.00
N. J.			110.53	2.70				
N. Mex.	45.47	1.12	71.22	3.66	44.00	1.29	41.00	3.97
N. Y.	68.22	12.72	124.91	8.94	76.81	12.49	76.09	14.67
N. C.	29.76	.22	56.74	.29			35.42	4.40
N. Dak.	58.39	2.60	110.84	1.53	54.49	.93	67.88	2.57
Ohio	53.41	1.93	81.87	.55	32.32	.84		
R. I.	57.49	10.61	114.90	12.00	70.78	9.82	68.62	10.50
Utah	57.50	.08	112.86	.18	63.62	1.35	62.21	.16
V. I.	11.07	.08	17.29	.17			( <sup>4</sup> )	( <sup>4</sup> )
Wis.	58.45	7.27	129.40	9.62	63.06	5.31	73.22	8.16

<sup>1</sup> For February data excluding vendor payments for medical care, see the *Bulletin*, May 1953. All averages based on cases receiving money payments, vendor payments for medical care, or both. Averages for general assistance not computed here because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance. Figures in italics represent payments made without Federal participation.

<sup>2</sup> Excludes States that made no vendor payments for medical care for February or did not report such payments.

<sup>3</sup> No program for aid to the permanently and totally disabled.

<sup>4</sup> Less than 1 cent.

<sup>5</sup> Average payment not computed on base of less than 50 recipients.

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were also influential factors in the year's growth.

The members being served by Federal credit unions at the end of 1952 numbered 2.8 million, 15.8 percent

more than in 1951. The total assets of credit unions chartered under the Federal act amounted to \$662.4 million, compared with \$504.7 million in the preceding year; in the 3 years since January 1, 1950, assets more than doubled. The average amount of assets per operating Federal

credit union at the end of 1952 was \$11,799—19.6 percent more than the average at the close of 1951. In December 1952 there were 5,925 of the credit unions in operation. This total represents a net increase of 527 during the year—the largest for any year since 1940.

**Table 10.—Old-age assistance: Recipients and payments to recipients, by State, April 1953<sup>1</sup>**  
 [Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	March 1953 in—		April 1952 in—	
				Number	Amount	Number	Amount
<b>Total<sup>2</sup></b>	<b>2,604,341</b>	<b>\$127,219,765</b>	<b>\$48.85</b>	<b>-0.2</b>	<b>-0.3</b>	<b>-2.5</b>	<b>+5.9</b>
Ala.	68,295	1,899,232	27.37	-3	+1	-7.9	+17.7
Alaska	1,652	93,942	56.87	-2	-3	-5	-4
Ariz.	13,867	773,709	55.79	-5	+2.3	-5	+12.3
Ark.	56,811	1,847,336	32.52	-1.2	-1.0	-2.8	+39.4
Calif.	271,667	18,963,993	69.44	-1	-2	-6	+4.1
Colo. <sup>3</sup>	52,300	4,121,837	78.81	( <sup>4</sup> )	-2	+8	+12.4
Conn.	15,380	1,010,814	65.72	-5	+1	-13.4	-8.3
Del.	1,692	64,286	37.96	-5	( <sup>4</sup> )	-3	+12.3
D. C.	2,705	144,906	53.57	+3	+8	-2.1	+7.7
Fla.	66,433	2,882,657	43.09	+1	+4	-1.6	+10.5
Ga.	94,690	3,444,092	36.37	( <sup>4</sup> )	+3	-5	+16.0
Hawaii	2,083	71,817	34.24	-6	-7	-6.2	-3.9
Idaho	9,109	494,263	54.26	-1	+2	-2.2	+4.7
Ill.	104,181	4,276,855	41.05	-9	-2.4	-5.9	-6.4
Ind.	40,269	1,508,144	37.45	-7	-7	-7.5	-3.8
Iowa	46,017	2,616,808	56.87	-6	-5	-4.4	+5.9
Kans.	36,405	2,097,084	57.60	-2	-2	-2.2	+6.8
Ky.	65,338	1,944,755	29.54	+3	+3	-12.2	+4.3
La.	120,180	6,165,680	51.30	( <sup>4</sup> )	( <sup>4</sup> )	-2	+2.7
Maine	13,331	612,845	45.97	-5	-2	-6.3	( <sup>4</sup> )
Md.	10,834	464,669	42.89	-3	( <sup>4</sup> )	-4.3	-2
Mass.	96,088	6,497,878	67.62	-5	+8	-2.9	-6.7
Mich.	85,417	4,379,973	51.28	-1.0	-1.0	-7.1	-1.7
Minn.	52,996	2,389,532	45.09	-3	-5	-3.1	-4.2
Miss.	90,343	1,704,065	28.24	+5	+5	+4.8	+40.8
Mo.	130,407	6,527,808	50.06	-2	-2	-9	+13.9
Mont.	10,627	616,470	58.01	-6	-6	-5.2	+7.0
Nebr.	18,856	812,379	43.06	-5	-7	-11.2	-10.1
Nev. <sup>5</sup>	2,661	149,783	56.29	( <sup>4</sup> )	-1	-2.0	+1.6
N. H.	6,942	314,959	45.37	-1	+4	+3	+4.1
N. J.	21,593	1,293,622	59.91	-1	+1	-2.1	+8.6
N. Mex.	10,872	481,764	44.31	+6	+6	+1.5	+6.6
N. Y.	107,648	6,197,631	57.57	-7	-1.0	-5.9	-3.4
N. C.	50,819	1,507,620	29.67	( <sup>4</sup> )	+2	-1.3	+20.9
N. Dak.	8,599	478,479	55.64	( <sup>4</sup> )	-7	-3.6	+5.8
Ohio	109,706	5,653,002	51.49	-7	-7	-5.4	-7
Okla.	95,349	6,282,654	65.89	( <sup>4</sup> )	-2	-6	+34.4
Oreg.	21,764	1,352,282	62.14	-4	-3	-3.7	+3.8
Pa.	65,764	2,848,387	43.31	-1.1	+7	-10.5	-1.0
P. R.	42,760	329,325	7.70	-1	+1.6	+31.9	+35.0
R. I.	8,795	432,905	49.22	-1	-6	-6.8	-4.4
S. C.	41,895	1,316,514	31.42	( <sup>4</sup> )	-1	-1.5	+13.6
S. Dak.	11,512	508,780	44.20	-2	+1	-3.3	+1.9
Tenn.	60,603	2,222,528	36.67	+8	+7	+1.3	+13.8
Tex.	218,852	8,396,084	38.36	+2	+8	-1	+14.6
Utah	9,607	567,186	59.04	( <sup>4</sup> )	+2.4	-1.4	+5.1
Vt.	6,894	281,500	40.83	-2	( <sup>4</sup> )	-1.7	+1.1
V. I.	696	7,637	10.97	-1	+1	+2.8	+3.1
Va.	17,462	463,675	26.55	-2	+5	-7.0	+7.2
Wash.	65,141	4,166,384	63.96	-2	-3.4	-3.5	-1.2
W. Va.	26,983	901,780	33.42	-2	-3	+3.4	+20.5
Wis.	49,290	2,545,339	51.64	-5	-2	-4.3	+1.3
Wyo.	4,071	242,496	59.57	-6	-2	-3.9	+2.7

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Includes 3,971 recipients under age 65 in Colorado and payments to these recipients. Such payments are made without Federal participation.

<sup>3</sup> Decrease of less than 0.05 percent.

<sup>4</sup> Increase of less than 0.05 percent.

**Table 11.—Aid to the blind: Recipients and payments to recipients, by State, April 1953<sup>1</sup>**  
 [Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	March 1953 in—		April 1952 in—	
				Number	Amount	Number	Amount
<b>Total<sup>2</sup></b>	<b>98,434</b>	<b>\$5,290,213</b>	<b>\$53.74</b>	<b>+0.1</b>	<b>+0.1</b>	<b>+1.1</b>	<b>+9.0</b>
Ala.	1,505	42,797	28.44	-4	-8	-6	+16.9
Alaska	46	2,436	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Ariz.	688	42,875	62.32	+4	+6.1	-4.2	+10.5
Ark.	1,928	75,906	39.37	-2	+2	+2.2	+4.3
Calif. <sup>3</sup>	11,739	1,008,603	85.92	+1	+2	+1.7	+7.3
Colo.	351	22,912	65.28	+1.7	+1.0	-6	+2.2
Conn.	302	23,875	79.06	0	+8	-2.6	+14.0
Del.	234	11,838	50.59	-1.3	-1.5	+5.4	+16.0
D. C.	252	14,565	57.80	+2.4	+3.6	-4.9	+9.9
Fla.	3,124	149,150	47.74	( <sup>3</sup> )	+4	-1.5	+14.9
Ga.	3,099	128,634	41.51	+8	+9	+4.9	+20.7
Hawaii	108	4,446	41.17	-9	-2.7	-9	+1.9
Idaho	186	10,984	59.05	-1.1	-1.1	-5.1	+2.0
Ill.	3,780	185,771	49.15	-9	-2.4	-5.5	-4.7
Ind.	1,673	69,539	41.57	-5	+1.1	-2.7	+3.6
Iowa	1,322	89,582	67.76	+2	+4	+2.6	+16.5
Kans.	606	38,272	63.16	+8	+4	-2	+12.7
Ky.	2,465	91,761	37.23	+4	+8	-2.7	+15.9
La.	1,958	92,949	47.47	-3	+1	+2.1	+0.3
Maine	562	28,054	49.92	-4	-1	-5.4	+3.0
Md.	465	23,355	50.23	-4	-6	-1.9	+7.4
Mass.	1,724	147,061	85.30	0	+1.0	+4.5	+11.2
Mich.	1,820	108,733	59.74	-4	-2	-2.2	+5.8
Minn.	1,147	67,054	58.46	+2	-1	-1.6	-5.3
Miss.	2,966	100,892	34.02	+5	+5	+5.4	+38.8
Mo. <sup>3</sup>	3,489	174,450	50.00	+1	+1	+10.9	+10.9
Mont.	504	32,347	64.18	-2.7	-2.9	-3.1	+0.7
Nebr.	706	45,722	64.76	+4	-1.2	-5.9	-2.7
Nev. <sup>5</sup>	41	2,164	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
N. H.	298	15,323	51.42	+3	+2.2	0	+4.9
N. J.	825	53,170	64.45	+2	+3	+2.4	+7.8
N. Mex.	423	18,122	42.84	+5	+4	-10.6	-1.4
N. Y.	4,111	280,276	68.18	-1	+1	+4	+6.0
N. C.	4,533	178,069	39.28	+7	+1.0	+2.6	+17.0
N. Dak.	113	5,980	52.92	-9	+1.2	+2.7	( <sup>3</sup> )
Ohio	3,636	188,080	51.73	-1	+2	-3.1	+1.9
Okla.	2,368	178,810	75.51	-5	-7	-7.1	+36.1
Oreg.	365	26,046	71.36	+3	-2.7	-4.7	+1.3
Pa. <sup>3</sup>	15,800	781,487	49.46	-1	+1	+2.4	+2.0
P. R.	1,099	8,244	7.50	+6	+1.2	+67.5	+70.6
R. I.	182	11,243	61.77	-1.1	-1	-2.7	-1.5
S. C.	1,622	59,682	36.80	-2	-4	+1.4	+31.7
S. Dak.	201	8,622	42.90	-5	-9	-2.0	+6.1
Tenn.	2,966	123,712	41.71	+1.1	+1.1	+6.8	+13.2
Tex.	6,026	259,976	43.14	+1	+2	+2	+15.4
Utah	214	13,640	63.74	0	+1.3	-4.9	+7
Vt.	171	7,698	45.02	-6	-3	-5.0	-1.5
V. I.	43	474	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Va.	1,337	45,420	33.97	0	+1	-8.7	+2
Wash. <sup>3</sup>	808	65,206	81.20	-1.1	-3.1	-3.3	+1.1
W. Va.	1,168	45,653	39.09	+3	+2	+7.0	+23.8
Wis.	1,255	73,297	58.40	-2	+1.0	-6.0	+3
Wyo.	85	5,256	61.84	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Data include recipients of payments made without Federal participation and payments to these recipients as follows: In Nevada (all recipients and payments), in California (501 recipients, \$44,696 in payments), in Washington (10 recipients, \$500 in payments), in Missouri (917 recipients, \$46,148 in payments), and in Pennsylvania (6,622 recipients, \$326,404 in payments).

<sup>3</sup> Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

<sup>4</sup> Increase of less than 0.05 percent.

<sup>5</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>6</sup> Decrease of less than 0.05 percent.

**Table 12.—Aid to dependent children: Recipients and payments to recipients, by State, April 1953<sup>1</sup>**  
 [Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients		Payments to recipients			Percentage change from—			
		Total <sup>2</sup>	Children	Total amount	Average per—		March 1953 in—		April 1952 in—	
					Family	Recipient	Number of families	Amount	Number of families	Amount
Total <sup>3</sup>	572,168	2,011,389	1,513,014	\$47,169,319	\$82.44	\$23.45	-0.4	-0.3	-4.4	+3.2
Alabama	18,297	66,731	51,823	724,744	39.61	10.86	-2	+1	-2	+12.3
Alaska	874	2,903	2,124	72,067	82.46	24.83	+2.1	+3.4	+16.4	+29.4
Arizona	3,724	14,240	10,741	331,866	89.12	23.31	+1.7	+6.6	+5.2	+27.8
Arkansas	12,751	48,263	37,066	707,977	55.52	14.67	-2.2	-1.9	-3.8	+31.0
California	52,106	166,115	126,587	6,230,220	119.57	37.51	+1	+6	-5.5	-5.5
Colorado	5,213	19,320	14,658	544,197	104.39	28.17	+1.3	+1.1	+1.1	+7.3
Connecticut	4,107	13,586	10,011	471,830	114.88	34.73	-8	-1	-12.7	-8.6
Delaware	725	2,842	2,191	63,557	87.66	22.36	-1.8	-1.3	-7	+6.5
District of Columbia	1,982	8,120	6,314	214,662	108.31	26.44	+1.5	+1.1	-1.2	+8.9
Florida	18,449	62,946	47,375	981,410	53.20	15.59	( <sup>4</sup> )	+1	+5.3	+22.7
Georgia	13,117	45,971	35,046	951,380	72.53	20.70	-1.4	-1.0	-40.2	-13.1
Hawaii	3,188	11,975	9,381	272,158	85.37	22.73	-2	-9	-1.5	-2
Idaho	1,890	6,610	4,861	229,013	121.17	34.65	-7	-1.2	-13.7	-6.3
Illinois	22,213	81,453	60,785	2,530,752	113.93	31.07	-1.2	-2.6	-3.1	-6
Indiana	7,729	26,565	19,732	601,166	77.78	22.63	-1.1	-7	-8.8	+5.2
Iowa	5,802	20,602	15,350	691,004	119.10	33.54	+7	+1.4	+7.0	+28.8
Kansas	3,945	14,189	10,836	391,645	99.28	27.60	-1	+2	-8.0	-1.5
Kentucky	20,184	72,165	53,649	1,297,288	64.27	17.98	+9	+9	-2	+53.3
Louisiana	20,708	77,213	57,930	1,314,730	63.40	17.03	-1.0	-8	-7.6	-5.7
Maine	4,294	15,033	10,868	353,143	82.24	23.49	+2	( <sup>5</sup> )	-5.1	+6.8
Maryland	5,487	21,345	16,371	508,593	92.69	23.83	+1.2	+5	+8.9	+15.1
Massachusetts	12,523	41,350	30,573	1,454,141	116.12	35.17	-4	+7	-5.0	-5.2
Michigan	22,027	72,487	52,002	2,216,098	100.61	30.57	-4.8	-4.7	-13.1	-10.5
Minnesota	7,290	24,749	18,925	737,764	101.20	29.81	-3	-5	-7.1	-5.8
Mississippi	11,200	42,099	32,558	309,932	27.67	7.36	+1.7	+2.4	+6.2	+11.8
Missouri	20,566	69,949	51,775	1,241,538	60.37	17.75	-1.6	-1.4	-6.9	+7.5
Montana	2,277	8,046	5,980	234,279	102.89	29.12	-2	+2	-5.4	+11.6
Nebraska	2,490	8,604	6,361	229,762	92.27	26.70	-1.1	-1.1	-11.0	-9.0
Nevada <sup>6</sup>	24	86	62	938	( <sup>7</sup> )	( <sup>8</sup> )	( <sup>9</sup> )	( <sup>9</sup> )	( <sup>9</sup> )	( <sup>9</sup> )
New Hampshire	1,316	4,479	3,265	148,635	112.94	33.18	-4	( <sup>5</sup> )	-7.3	-1
New Jersey	5,011	17,001	12,893	545,185	108.80	32.07	+5	+6	-3.3	+4.1
New Mexico	5,298	19,056	14,593	358,882	67.74	18.83	+1.2	+1.4	-2.0	+7.1
New York	46,546	162,446	117,529	5,474,410	117.61	33.70	-1.5	-1.8	-11.9	-8.3
North Carolina	17,639	65,422	49,878	1,001,737	56.79	15.31	+5	+8	+2.1	+21.7
North Dakota	1,546	5,544	4,220	167,058	108.06	30.13	-3	+9	-6.4	+4.6
Ohio <sup>7</sup>	12,824	47,671	36,031	1,070,510	83.48	22.46	-3	+1.7	-4.5	+10.3
Oklahoma	17,594	58,822	44,820	1,635,690	92.97	27.81	-5	-1.5	-12.6	+15.0
Oregon	3,224	11,149	8,363	384,046	119.12	34.45	+1	+2	-7.1	+4.8
Pennsylvania	26,520	90,201	74,922	2,651,557	99.98	26.73	-1.5	+1.2	-16.4	-6.0
Puerto Rico	32,152	100,244	76,614	322,839	10.04	3.22	+2	+5.6	+42.1	+56.9
Rhode Island	3,204	10,708	7,817	327,097	102.09	30.38	+1	-4	-4.8	+9
South Carolina	6,672	25,299	19,661	300,591	45.05	11.88	+1.1	+1.0	+5	-4.5
South Dakota	2,697	8,926	6,757	217,917	80.80	24.41	+8	+8	+2.9	+16.6
Tennessee	20,110	72,986	54,882	998,215	49.39	13.61	+1	( <sup>5</sup> )	-1.8	-6
Texas	17,214	67,042	50,075	1,132,740	65.80	16.90	+1.9	+1.8	+5.7	+38.6
Utah	2,912	10,135	7,475	328,893	112.94	32.45	+1.0	+1.0	-4	+3.4
Vermont	1,026	3,575	2,723	74,774	72.88	30.92	+4	+1	0	+35.0
Virgin Islands	216	695	592	5,521	16.30	5.07	-2.7	-7.0	-4.8	-4.3
Virginia	7,539	28,663	21,944	480,099	63.68	16.75	+9	+1.3	-3.2	+17.3
Washington	8,899	30,002	21,892	1,099,782	123.58	36.96	+1	-6	-3.3	+13.9
West Virginia	18,134	66,922	52,123	1,500,240	82.73	22.42	+1.0	+8	+7.0	+47.4
Wisconsin	8,168	27,869	20,587	984,431	120.52	35.52	+5	+3	-4.5	+1.5
Wyoming	525	1,915	1,444	57,616	108.74	30.09	+1.4	+1.5	-4.4	+3.1

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>3</sup> Includes program administered without Federal participation in Nevada.

<sup>4</sup> Decrease of less than 0.05 percent.

<sup>5</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>6</sup> Increase of less than 0.05 percent.

<sup>7</sup> In addition to these payments from aid to dependent children funds, supplemental payments of \$96,477 from general assistance funds were made to 3,511 families in Missouri, and \$114,382 to 3,128 families in Ohio.

<sup>8</sup> Average payment not computed on base of less than 50 families; percentage change, on less than 100 families.

(Continued from page 23)

*agement Record*, New York, Vol. 15, Apr. 1953, pp. 126-133 ff.

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The first of a series of articles.



**Table 13.—Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, April 1953<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	March 1953 in—		April 1952 in—	
				Number	Amount	Number	Amount
Total...	170,152	\$8,228,111	\$48.36	+1.0	+1.1	+23.3	+29.3
Ala.	8,888	247,262	27.82	+4	+3	+4.4	+23.7
Ark.	597	18,595	31.15	+4.0	+3.8	( <sup>2</sup> )	( <sup>2</sup> )
Calif.	4,040	224,568	55.59	+3.4	+3.6	+9.5	+18.6
Del.	125	6,778	54.22	-2.3	-1.4	-5.3	+11.8
D. C.	1,421	87,467	61.55	+7	+7	+13.9	+27.9
Ga.	3,769	149,912	39.78	+12.4	+13.0		
Hawaii	1,227	58,404	47.60	+1.8	+1.5	+7.3	+11.0
Idaho	820	46,511	56.72	+1	+1	+2.0	+9.8
Ill.	4,078	174,890	42.89	+1.7	-3	+47.9	+53.1
Kans.	3,010	169,832	56.42	+8	+10	+13.0	+23.6
La.	13,900	578,437	41.35	-7	-6	-5.5	-1.9
Md.	3,387	172,207	50.84	+2.6	+2.7	+26.6	+37.0
Mass.	7,903	469,948	59.46	+6.1	+4.5	+73.8	+74.4
Mich.	1,398	92,954	66.49	+2.0	+2.6	+42.4	+63.2
Miss.	1,379	30,416	22.06	+2.7	+4.7	+64.0	+89.7
Mo.	12,675	657,528	51.88	+8	+10	+13.2	+26.8
Mont.	1,248	79,032	63.33	+2.1	+2.9	+13.5	+28.5
N. H.	96	5,294	55.15	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
N. J.	2,035	149,943	73.68	+1.3	+2.4	+43.3	+73.2
N. Mex.	1,938	70,872	36.57	-2	-8	-8.9	-17.7
N. Y.	30,924	1,989,697	64.34	+3	+3	+4.4	+8.9
N. C.	6,933	243,147	35.07	+2.6	+2.5	+48.0	+87.7
N. Dak.	745	46,341	62.20	+1	+4	+17.7	+26.4
Ohio	6,084	301,744	49.60	+1.3	+1.4	+23.9	+37.8
Okl.	4,051	281,905	69.59	+2.3	+2.9	+68.8	+292.0
Oreg.	2,138	159,530	74.62	+1	-2	+17.3	+25.6
Pa.	10,111	470,656	46.55	+1.0	-3.4	+4.5	+8.6
P. R.	10,888	91,146	8.37	+2.2	+1.5	+132.3	+118.3
S. C.	466	28,673	61.53	+7.1	+9.6	+93.4	+86.3
S. O.	5,860	183,613	31.33	+2.0	+1.9	+36.9	+34.9
S. Dak.	358	16,432	45.90	+5.0	+5.5	+84.5	+104.1
Utah	1,524	97,465	63.95	+3	+2.8	-1.7	+9.1
Vt.	243	10,718	44.11	+2.5	+2.8	+23.4	+29.7
V. I.	35	420	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Va.	3,609	130,064	36.04	+1.9	+2.1	+18.5	+27.9
Wash.	5,621	400,336	71.22	+7	-1.2	+4.4	+19.2
W. Va.	5,025	189,114	37.63	+3.4	+3.4	+97.9	+130.5
Wis.	1,067	69,894	65.50	+2	-1	+14.4	+17.7
Wyo.	446	26,376	59.14	-2.2	-2.0	-4.7	+5.5

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

<sup>3</sup> In addition to these payments from aid to the permanently and totally disabled funds, supplemental payments of \$31,232 from general assistance funds were made to 1,490 recipients.

**Table 14.—General assistance: Cases and payments to cases, by State, April 1953<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	March 1953 in—		April 1952 in—	
				Number	Amount	Number	Amount
Total...	275,000	\$13,297,000	\$48.29	-2.8	-4.8	-13.6	-11.8
Ala.	137	3,320	24.23	+2.2	-5	-12.2	-11.3
Alaska	144	6,184	42.94	-1.4	-9.4	( <sup>2</sup> )	( <sup>2</sup> )
Ariz.	1,413	64,368	45.55	-3.9	-4.2	+16.1	+25.6
Ark.	2,124	28,958	13.63	-4	( <sup>2</sup> )	-8.6	-7.1
Calif.	28,635	1,335,769	46.65	-3.2	-3.6	-7.9	-15.4
Colo.	1,724	73,446	42.60	-14.4	-19.1	-18.5	-3.3
Conn.	3,777	203,166	53.79	-3.0	-5.4	-6.5	-3
Del.	755	34,421	45.59	-4.8	-5.6	-12.6	-14.4
D. C.	757	47,148	62.28	+3.4	+2.6	+4.1	+16.4
Fla.	5,290	79,400	17.06	-4.3	-6.2	-34.8	-34.1
Ga.	2,304	39,301	17.06	-4.3	-6.2	-34.8	-34.1
Hawaii	1,796	101,838	56.70	-1.2	-2	+4	+6.4
Idaho	130	5,379	41.38	-8	-1.9	-19.8	-10.2
Ill.	23,586	1,417,281	60.09	-3.5	-5.8	-13.4	-11.3
Ind.	8,155	275,898	33.83	-2.8	-5.6	-12.8	-4.9
Iowa	3,457	114,274	33.06	-9.2	-10.0	-8.4	-2.3
Kans.	1,784	88,534	49.63	-5.4	-6.3	-14.9	-9.9
Ky.	3,098	81,337	26.25	+16.5	+12.5	+7.2	+8.7
La.	6,903	270,972	39.25	+8	+1.1	+5.6	+10.0
Maine	3,410	142,270	41.72	-1.2	-7.1	-11.3	-13.5
Md.	2,473	130,485	52.76	-2.0	-7	-17.5	-8.2
Mass.	12,336	660,222	53.52	-2.8	-4.1	-22.8	-20.3
Mich.	12,842	713,478	55.56	-0.9	-5.5	-45.8	-33.2
Minn.	6,133	320,323	52.23	-6.4	-10.4	-8.6	-3.7
Miss.	847	10,904	12.87	-4.7	-5.0	-8.2	-4.9
Mo.	8,596	296,718	34.52	-3.5	-3.7	-9.5	-4
Mont.	601	19,159	31.88	-17.9	-22.1	-14.6	-7.6
Nev.	7,290	10,300	35.52	-3.3	-5	-3.3	+18.1
N. H.	1,034	44,903	43.43	-10.0	-7.4	-26.8	-22.6
N. J.	5,849	398,879	68.20	-5.4	-7.1	-14.5	-8.9
N. Mex.	307	7,635	24.87	+3.4	+2.6	-3.8	+4.4
N. Y.	32,720	2,432,261	74.34	-5.9	-6.2	-30.2	-29.5
N. C.	1,948	39,662	20.36	-8.8	+3.2	-16.6	-17.7
N. Dak.	528	20,716	39.23	-17.0	-29.8	+1.1	+1.1
Ohio	20,610	922,570	44.76	+9	+1.4	+2.4	+13.2
Okl.	5,800	91,061	15.69	-4.0	-4.0	+1.7	+1.7
Oreg.	8,139	308,062	37.85	-5.4	-6.7	+3.2	+4.5
Pa.	17,188	894,624	52.05	-2.5	-7.6	-13.9	-11.7
P. R.	2,733	18,164	6.65	+18.7	+17.6	+22.7	+17.1
R. I.	4,022	245,504	61.04	+5.0	-9.0	-8.1	-11.2
S. C.	2,112	46,615	22.07	-1.0	-2.0	-3.4	+24.9
S. Dak.	1,012	25,414	25.11	-3.0	-10.5	+7.3	-8.1
Tenn.	2,810	34,327	12.22	+2.0	-4.2	+11.5	+8.1
Tex.	16,900	1,169,000	69.17	-7.5	-7.0	-3.8	+2.4
Utah	1,292	79,563	61.58	-7.5	-7.0	-3.8	+2.4
Vt.	1,250	56,000	44.80	-6.6	-8.9	-16.1	-11.6
V. I.	198	2,086	10.54	-3.0	-5.5	-16.7	-5
Va.	1,967	64,993	33.04	+3.7	+1	+19.1	+37.8
Wash.	9,398	569,411	60.59	-1.8	-4.1	+1	+25.5
W. Va.	3,633	118,386	32.59	-6.4	-7.6	-8.6	+1.9
Wis.	5,297	329,133	62.14	-9.3	-15.6	+26.5	+24.3
Wyo.	205	9,161	44.69	-9.3	-15.6	+26.5	+24.3

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving, medical care, hospitalization, and burial only. Excludes Nebraska; data not available. Percentage changes based on data for 52 States.

<sup>3</sup> Percentage change not computed on base of less than 100 cases.

<sup>4</sup> State program only; excludes program administered by local officials.

<sup>5</sup> Decrease of less than 0.05 percent.

<sup>6</sup> About 8 percent of this total is estimated.

<sup>7</sup> Partly estimated.

<sup>8</sup> Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

<sup>9</sup> Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

<sup>10</sup> Includes 3,811 cases and payments of \$98,477 representing supplementation of aid to dependent children program.

<sup>11</sup> Includes cases receiving medical care only.

<sup>12</sup> Includes 6,569 cases and payments of \$212,335 representing supplementation of other assistance programs.

<sup>13</sup> Excludes estimated duplication between programs; 1,632 cases were aided by county commissioners and 4,584 cases under program administered by Oklahoma Emergency Relief Board.

<sup>14</sup> Estimated on basis of reports from a sample of local jurisdictions.

# Social Security in Review

## President Urges OASI Extension

PRESIDENT Eisenhower, on August 1, sent to Congress for its consideration recommendations for extending coverage of the old-age and survivors insurance program to nearly 10.5 million more persons. The urgent need for making the program more effective had been pointed out by the President in his State of the Union message. In the current message he reaffirms that statement, calling attention to the role of social security in furnishing, "on a national scale, the opportunity for our citizens . . . to build the foundation for their security . . ."

"There are two points about these proposals," the President stated, "which I cannot stress too strongly. One is my belief that they would add immeasurably to the peace of mind and security of the individual citizens who would be covered for the first time under this plan; the second is my belief that they would add greatly to the national sense of domestic security."

Under the plan, about 6.5 million persons would be brought into the system on a mandatory basis; they would include doctors, dentists, lawyers, architects, accountants, and other professional people; self-employed farmers; and many more farm workers and domestic workers than are now covered. Four million persons—clergymen and members of State and local retirement systems—would be eligible for coverage under voluntary group arrangements.

The recommendations presented by President Eisenhower were developed by a group of 12 consultants, appointed by Mrs. Oveta Culp Hobby,

the Secretary of Health, Education, and Welfare. Mrs. Hobby, in her letter transmitting their report to the President, called attention to the fact that the "recommendations are limited to the subject of extending the coverage of the insurance system. Other important phases of the insurance program—some of them very complex—are under careful study. They will be the subject," she said, "of future recommendations."

## Program Operations

IN MAY, for the second successive month, the expenditures for public assistance declined \$1 million; the total for the month was \$200 million. The net reduction of 0.6 percent was the result of lower total payments in a majority of the States for the three programs—old-age assistance, aid to dependent children, and general assistance—that together account for about 90 percent of total assistance payments.

In May, as in April, the declines in caseloads were confined to old-age assistance, aid to dependent children, and general assistance. By far the largest decrease, numerically and percentage-wise, was the reduction of 14,000, or 5 percent, in general assistance. The drop for this program in May, combined with those of the three preceding months, more than offset the rise in the caseload during the winter months. More than 2,500 recipients were added to the program of aid to the permanently and totally disabled; the increase was about the same as the average monthly increase during the preceding 12 months.

For the country as a whole and for most of the States, the average pay-

ments to recipients of the special types of assistance remained the same or changed little from April to May. For recipients getting old-age assistance and aid to dependent children (adults and children), the increases or decreases in average payments in three-fourths of the States amounted to less than 25 cents. More than two-thirds of the States reported changes—either increases or decreases—of 50 cents or less for aid to the blind and aid to the permanently and totally disabled.

Increases in average payments for aid to dependent children and aid to the blind were substantial, however, in a few States. New Mexico raised the percent of need met in both programs and at the same time raised the maximum payments for families of seven or more children.

In Tennessee the average payment for families receiving aid to dependent children rose \$18 when the maximums on payments were revised to include \$24 for the needy adult person taking care of the child. Practically all the cases that include an adult (90 percent of the total) benefited from the change in maximums. An increase in the average payment for aid to dependent children occurred in Arizona when additional items were included in the budget for certain Indian children who returned from publicly supported boarding schools for the summer. While these children are in school they receive an assistance allowance for only clothing and personal incidentals.

Two States raised the maximums in their programs for aid to the blind. The average payment for Indiana went up \$2.61 when the maximum



was raised from \$55 to \$95; in Missouri, where all recipients were getting payments at the \$50 State maximum in April, the maximum payment was increased to \$55.

The average payment for general assistance went down 68 cents, with considerable variation among the States in the amount of change.

With the approval of a plan for aid to the blind in Nevada, this program is now being administered with Federal participation in all 53 jurisdictions covered by the Social Security Act.

**OLD-AGE AND SURVIVORS INSURANCE** monthly benefits amounting to \$228.6 million were being paid at the end of May to almost 5½ million persons. The number of beneficiaries rose during the month by about 86,000. While the increase was slightly less than that a month earlier, May was the tenth consecutive month in which the increase exceeded 60,000.

At the end of May, monthly benefits were being paid to 4.2 million persons aged 65 or over, three-fourths of a million more than in May 1952. Retired workers accounted for 69 percent of all aged beneficiaries; their average monthly benefit was \$50.27—an increase of \$8.25 from the average a year earlier. Persons receiving wife's or husband's benefits made up 18 percent of the group aged 65 or over; those receiving widow's or widower's benefits, 12 percent; and those receiving parent's benefits, less than 1 percent. Almost a million children under age 18 of retired or deceased workers and about a quarter of a million mothers were receiving monthly benefits.

Monthly benefit awards continued at a high level in May and totaled 131,600—approximately the same as in April. Awards to retired workers increased somewhat, to 75,300; all other types of monthly benefit awards showed a small decrease. Lump-sum death benefits awarded in May

**ERRATUM.** On page 4, column 2, of the June 1953 issue, the third line of the last paragraph should have read: ultimately rates may be higher than

## Selected current statistics

[Corrected to July 13, 1953]

Item	May 1953	April 1953	May 1952	Calendar year <sup>1</sup>	
				1952	1951
<i>Labor Force<sup>1</sup> (in thousands)</i>					
Total civilian.....	62,964	62,810	62,778	62,966	62,884
Employed.....	61,658	61,228	61,176	61,293	61,005
Covered by old-age and survivors insurance <sup>2</sup> .....				45,900	44,800
Covered by State unemployment insurance <sup>3</sup> .....	36,300	36,200	35,200	35,717	34,858
Unemployed.....	1,306	1,582	1,602	1,673	1,879
<i>Personal Income<sup>4</sup> (in billions; seasonally adjusted at annual rates)</i>					
Total <sup>5</sup> .....	\$283.8	\$282.7	\$266.2	\$269.7	\$254.3
Employees' income <sup>6</sup> .....	198.0	197.2	180.2	184.3	170.1
Proprietors' and rental income.....	49.9	49.4	51.8	51.2	50.7
Personal interest income and dividends.....	22.1	22.0	20.9	21.0	20.5
Public aid <sup>7</sup> .....	2.4	2.5	2.3	2.4	2.3
Social insurance and related payments <sup>8</sup> .....	8.9	9.0	7.6	7.9	7.0
Veterans' subsistence allowances <sup>9</sup> and bonuses.....	.4	.4	.9	.7	1.2
Miscellaneous income payments <sup>10</sup> .....	2.3	2.4	2.7	2.4	2.5
<i>Old-Age and Survivors Insurance</i>					
Monthly benefits:					
Current-payment status: <sup>11</sup>					
Number (in thousands).....	5,487	5,401	4,875		
Amount (in thousands).....	\$228,634	\$224,274	\$161,229	\$2,228,969	\$1,884,531
Average old-age benefit.....	\$50.27	\$50.11	\$42.08		
Awards (in thousands):					
Number.....	132	135	68	1,053	1,336
Amount.....	\$6,148	\$6,118	\$2,187	\$42,750	\$42,282
<i>Unemployment Insurance<sup>1</sup></i>					
Initial claims (in thousands).....	780	835	892	11,174	10,836
Weeks of unemployment claimed (in thousands).....	3,768	4,332	4,708	54,311	50,368
Weeks compensated (in thousands).....	3,243	3,698	4,041	45,777	41,569
Weekly average beneficiaries (in thousands).....	772	840	918	874	797
Benefits paid (in millions) <sup>12</sup> .....	\$72	\$83	\$87	\$998	\$840
Average weekly payment for total unemployment.....	\$25.16	\$25.27	\$22.40	\$22.79	\$21.08
<i>Public Assistance</i>					
Recipients (in thousands):					
Old-age assistance.....	2,601	2,604	2,666		
Aid to dependent children:					
Families.....	569	572	598		
Children.....	1,508	1,515	1,547		
Aid to the blind.....	99	98	98		
Aid to the permanently and totally disabled.....	173	170	142		
General assistance.....	261	275	302		
Average payments:					
Old-age assistance.....	\$48.75	\$48.85	\$45.15		
Aid to dependent children (per family).....	\$2.56	\$2.44	\$2.07		
Aid to the blind.....	\$4.08	\$3.74	\$3.97		
Aid to the permanently and totally disabled.....	\$8.58	\$8.36	\$8.29		
General assistance.....	\$7.61	\$8.29	\$8.75		

<sup>1</sup> Continental United States only. Estimated by the Bureau of the Census, except as noted. Monthly employment figures represent specific week and annual figures, average week (unemployment insurance data represent pay period instead of week).

<sup>2</sup> Estimated by the Bureau of Old-Age and Survivors Insurance; excludes joint coverage under the railroad retirement and old-age and survivors insurance programs. Data for 1953 and May 1952 not available.

<sup>3</sup> Data from the Bureau of Employment Security, Department of Labor.

<sup>4</sup> Data from the Office of Business Economics, Department of Commerce. Continental United States, except for employees' income, which includes pay of Federal civilian and military personnel in all areas.

<sup>5</sup> Beginning January 1952, social insurance contributions from the self-employed excluded from total but not deducted from proprietors' income.

<sup>6</sup> Civilian and military pay in cash and in kind, other labor income (except workmen's compensation), mustering-out pay, terminal-leave pay, and Government contributions to allowances for dependents of enlisted personnel. Excludes employee contributions under social insurance and related programs.

<sup>7</sup> Payments to recipients under the 4 special public assistance programs and general assistance.

<sup>8</sup> Includes old-age and survivors insurance benefits; railroad, Federal, State, and local retirement benefits; veterans' pensions and compensation; workmen's compensation; State and railroad unemployment insurance and temporary disability benefits; and unemployment allowances to veterans under the Servicemen's Readjustment Act and the Veterans' Readjustment Assistance Act.

<sup>9</sup> Under the Servicemen's Readjustment Act and under the Veterans' Readjustment Assistance Act.

<sup>10</sup> Includes payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government contribution to nonprofit organizations, business transfer payments, and recoveries under the Employer's Liability Act for railroad workers and seamen.

<sup>11</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit; calendar-year figures represent payments certified.

<sup>12</sup> Monthly amounts, gross; annual amounts adjusted for voided benefit checks and benefit refunds.

amounted to a record \$8.0 million—an increase of \$29,000 from the previous record total awarded in April; these

awards were based on the wage records of 47,000 deceased workers. (Continued on page 9)



# Old-Age and Survivors Insurance Beneficiaries: Assets and Liabilities at End of 1951

by MARGARET L. STECKER\*

*The Bureau of Old-Age and Survivors Insurance, in its national survey of beneficiaries' resources conducted at the end of 1951, collected information on the assets and liabilities of older beneficiaries. Like other older men and women in their communities, some beneficiaries had been able to save for their later years—although often only a little—and some had been unable to put anything by or had been obliged to use up their capital so that whatever they once had is now gone. Information on the net worth of elderly beneficiaries is given in the following pages.*

OLD-age and survivors insurance beneficiaries who have been able to accumulate something in the way of assets find their holdings an important resource in two ways. Not only may the assets in themselves provide an income, but their capital value may be used to supplement an income that is insufficient for current needs. It is significant, therefore, that three-fourths of the old-age and aged-widow beneficiaries had assets of some kind at the end of 1951, although the value of the assets may have been small or there may have been debts that exceeded the assets in value. An eighth of the men and aged widows and a tenth of the women old-age beneficiaries had cash, stocks, bonds, and other liquid assets worth \$5,000 or more—enough to last for 8 years if used at the rate of \$50 a month. A tenth of the men, a twelfth of the aged widows, and a twentieth of the women old-age beneficiaries owned their homes, other real estate, or other non-liquid assets, and had \$5,000 or more in liquid assets.

These findings as to the net worth of old-age and aged-widow beneficiaries are derived from an analysis of the final tabulations of selected data on assets and liabilities<sup>1</sup> collected in

the 1951 national survey of beneficiary resources.<sup>2</sup> The figures relate to the 15,923 beneficiaries in the survey who received benefits all 12 months of the year.<sup>3</sup> These men and women constitute nine-tenths of all the beneficiaries in the sample and account for eight-tenths of 1 percent of the total number of old-age and aged-widow beneficiaries to whom benefits were paid in December 1950, when the sample was selected.

No attempt has been made in the surveys of old-age and survivors insurance beneficiaries to ascertain how much they had in assets and liabilities when they first became entitled to benefits and how their net worth had changed between then and the beginning of the survey year. All that is known about their assets is what they had at the beginning of the year, what they used for living during the year,

<sup>2</sup> For findings from the preliminary data and a description of the survey see the *Bulletin* for August 1952. For findings based on the final tabulations of selected data relating to income, and a summary of the characteristics of beneficiaries in the survey, see the *Bulletin* for June 1953. There is no conflict between the earlier conclusions and those based on the final figures.

<sup>3</sup> Benefits could have been suspended during the survey year for receipt of wages in covered employment of more than \$50 in a calendar month, receipt of net earnings in covered self-employment of more than \$600 in a calendar year, or as a penalty for violation of certain provisions of the Social Security Act. The 1952 amendments to the act raised to \$75 and \$900, respectively, the amounts beneficiaries could earn in covered employment without losing their benefits. None of these earnings limitations applies to beneficiaries aged 75 and over.

and what they had at the end of the year. All that is known about their liabilities is the amounts they owed at the beginning of the year, the debts they incurred for living during the year, and the liabilities they had at the end of the year.<sup>4</sup> The values reported are those given by the beneficiary.

Since old-age and survivors insurance covers most employment for wages and self-employment, beneficiaries of the program are a cross section of the older, retired population and include the well-to-do, the moderately well off, and the downright poor. Even among the men and women who were reasonably comfortable as long as they worked were some who had only limited financial resources to supplement their benefits in their retirement or to provide for their dependents.

## Net Worth

Roughly 7 in 10 beneficiaries had assets that exceeded their liabilities, although for a sixth to an eighth the difference was less than \$1,000 (table 1). Two hundred and fourteen men, 41 aged widows, and 12 women old-age beneficiaries in the survey were worth \$50,000 or more at the end of 1951.

Nearly 1 in 20 beneficiaries had liabilities greater than their assets or had liabilities but no assets. Relatively more men with nonentitled wives and more married women old-age beneficiaries and relatively fewer aged widows were in this situation.

One in 4 old-age and aged-widow beneficiaries had no assets or liabilities; the proportion of nonmarried men was three times that of the married, and the proportion of nonmarried women was twice that of the married women old-age beneficiaries.

The assets of most old-age and

<sup>4</sup> Account was taken only of assets used and debts incurred to meet current expenses; depletion of net worth in stock-market operations, business operations, and so forth was not counted.

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<sup>1</sup> All the data on assets, liabilities, and net worth relate to the resources at the end of the survey year of the "beneficiary group"—a man or woman and spouse if married, or an aged widow. The "survey year" was a period of 12 consecutive calendar months ended in October, November, or December 1951 or January 1952, depending on the date of the interview.

aged-widow beneficiaries had been acquired during the years of the wage earners' employment; few had any surplus to invest after their retirement. Early beneficiaries of the program had gone through several years of depression in the 1930's, and they had drawn heavily on their capital, if they had any to use, before they became beneficiaries; some later beneficiaries had also depleted their assets before they were interviewed in 1951. Some beneficiaries had never earned enough to save for their own later years or for the future of their dependents.

Mr. and Mrs. M, for example, had no assets of any kind, no life insurance, no medical care insurance, no automobile—nothing except Mr. M's old-age benefits of \$48.10 a month in 1951, which almost paid the rent of their apartment. Otherwise their entire support fell on an unmarried daughter who lived with them. They had no debts. Mr. M had been an unskilled factory worker in a large mid-western city. Soon after his retirement at the age of 65 in 1949, he had a stroke, and his entire right side was paralyzed. He had been confined to his bed ever since, and during 1951

he spent 18 weeks in the hospital. Mr. M's illness had "drained the couple of everything they owned," the interviewer wrote, and they were "one step from public assistance." If anything happened to the daughter so that she could no longer take care of Mr. and Mrs. M, they would have to ask for outside help, for they had no other resources. Mrs. M, being 10 years younger than her husband, will not be entitled to benefits until 1959.

Beneficiaries with the least in assets usually had small savings accounts or a few Series E Government savings bonds of low denomination, or both. Beneficiaries with the most in assets often owned their homes, other real estate, their businesses, marketable securities, or combinations of these.<sup>5</sup>

Mr. N's net worth was \$20, but it was in none of these assets. A friend had owed him \$120 for a number of years; Mr. N owed his doctor \$100. If the friend repaid the loan, Mr. N could pay the doctor and have \$20 left. It was not likely that he could pay the doctor otherwise on his 1951 income of \$720 (\$29 a month from old-age benefits, \$31 from old-age assistance). Widowed, Mr. N lived in a cheap rooming house in a large eastern city and "ate around," except for the free meals his son occasionally gave him. He had retired as a restaurant worker in 1945 on account of his health. In

<sup>5</sup> Present value of the life insurance policies carried by the beneficiaries was not included in their assets, although the value of their borrowings on the policies was included among their liabilities. Face value of the policies was ascertained and will be analyzed in a later article. Present value was not calculated because of the variety of factors on which it depends. Some policies have no turn-in value; the present value of others depends on such variables as class and plan of the policy, its face value, the total amount of premiums paid in, the amount, if any, borrowed on the policy, the age of the insured, and so forth. To obtain these and other details about each policy in force was not practical in the national survey. The omission of the cash-surrender value of life insurance in valuing assets tends in some instances to understate a beneficiary's net worth. Analysis of the data collected in earlier surveys as to the cash-surrender value of beneficiary-owned life insurance policies shows that, by and large, high cash-surrender value was associated with high value of assets. The average present value was small, even among those who owned policies that could be surrendered for cash.

Table 1.—Percentage distribution of beneficiary groups<sup>1</sup> by value of net worth<sup>2</sup> at end of survey year, 1951

Net worth	Men old-age beneficiaries				Women old-age beneficiaries			Aged widows
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married <sup>3</sup>	
All beneficiary groups								
Number of groups.	10,864	4,358	4,059	2,447	2,531	2,058	473	2,528
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Liabilities exceed assets <sup>4</sup>	4.5	4.8	3.6	5.4	4.7	4.5	5.5	1.7
No assets or liabilities <sup>5</sup>	22.8	37.8	13.6	11.5	28.1	31.1	15.4	24.4
Assets exceed liabilities <sup>6</sup>	72.7	57.4	82.9	83.1	67.2	64.5	79.1	73.9
Less than \$500	7.9	12.0	5.3	4.9	11.7	12.8	7.2	10.1
500-999	4.3	5.5	3.5	3.4	5.2	5.6	3.4	4.7
1,000-1,999	6.0	6.0	5.6	6.4	6.4	6.7	4.9	5.1
2,000-2,999	4.6	3.9	4.8	5.6	5.3	5.3	5.5	5.1
3,000-3,999	4.6	4.0	4.7	5.6	4.4	4.5	4.2	4.0
4,000-4,999	4.2	3.2	4.9	5.0	4.2	3.9	5.5	4.1
5,000-9,999	17.8	10.6	22.7	22.2	15.0	13.4	22.0	18.6
10,000-24,999	17.7	9.1	24.1	22.4	12.5	10.1	22.6	16.8
25,000-49,999	3.7	1.9	4.8	4.9	2.0	1.7	3.0	3.7
50,000 or more	2.0	1.1	2.5	2.7	.5	.4	.8	1.6
Median	\$2,983	\$221	\$5,610	\$5,217	\$1,046	\$551	\$4,502	\$2,700
Beneficiary groups with assets exceeding liabilities <sup>6</sup>								
Number of groups.	7,895	2,499	3,363	2,033	1,702	1,328	374	1,868
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than \$500	10.0	21.0	6.4	5.9	17.4	19.8	9.1	13.7
500-999	5.9	9.5	4.2	4.1	7.7	8.7	4.3	6.3
1,000-1,999	8.2	10.5	6.8	7.7	9.5	10.5	6.1	7.0
2,000-2,999	6.4	6.9	5.8	6.8	7.9	8.2	7.0	7.0
3,000-3,999	6.4	7.0	5.7	6.7	6.6	6.9	5.3	5.5
4,000-4,999	5.8	5.5	5.9	6.0	6.2	6.0	7.0	5.6
5,000-9,999	24.4	18.5	27.4	26.7	22.4	20.9	27.8	25.2
10,000-24,999	24.3	15.9	29.0	26.9	18.6	15.7	28.6	22.8
25,000-49,999	5.1	3.3	5.8	5.9	2.9	2.7	3.7	5.0
50,000 or more	2.7	1.9	3.0	3.3	.7	.6	1.1	2.2
Median	\$6,534	\$3,100	\$7,500	\$7,000	\$4,132	\$3,285	\$6,968	\$5,700

<sup>1</sup> Includes only beneficiaries with no benefit suspensions during survey year.

<sup>2</sup> Represents the difference between the value of assets and the value of liabilities. Assets represent the net value of an owned home, other real estate, an owned business, livestock, patents, and copyrights; and cash, bank deposits, all types of stock and bonds, and loans to others. Liabilities represent balances owed on installment purchases; bills past due on open accounts and for rent, taxes, interest on mortgages, and medical care; borrowings on life insurance and

securities; and unsecured borrowings. Life insurance is not included as an asset.

<sup>3</sup> Husband not entitled on wife's wage record but may be on his own.

<sup>4</sup> Includes beneficiary groups with liabilities but no assets.

<sup>5</sup> Includes beneficiary groups whose assets and liabilities balanced and a few whose assets and liabilities were unknown.

<sup>6</sup> Includes beneficiary groups with assets but no liabilities.



1951, at the age of 73, he had spent half the time in hospitals, partly as a charity patient, partly at the expense of his son who during the year had paid \$300 for his care. Mr. N had no insurance of any kind against medical care costs and no life insurance.

Mr. and Mrs. O figured their net worth as more than \$20,000 at the end of 1951, as follows—real estate mortgages, \$16,000; trailer, \$2,800; bank account, \$1,500. During the year they had reduced their bank balance by \$1,750 to buy a new automobile. Mr. O had used most of the equity in his life insurance during the depression to bolster his business, but he still had a small policy. The couple had no debts. With the security provided by his investments, Mr. O decided to retire in 1947 at the age of 67 when his incorporated electrical business was sold. In 1951 Mr. and Mrs. O had an income of \$1,466, consisting of interest on their holdings (\$800) and Mr. O's old-age benefits (\$55.50 a month); Mrs. O, being 6 years younger than her husband, had to wait until 1952 for her wife's benefits. The couple made their home in the trailer, described as "de luxe" by the interviewer, and went south in the winter, returning north in the spring for the warmer months.

At the end of 1951 Mr. and Mrs. P were worth \$183,500, and Mr. P's life was insured for \$24,000. Their assets consisted of \$143,500 in stocks, bonds, and cash in the bank, and a \$40,000 house. The house contained two apartments, in one of which the couple lived; the other was rented the entire year. They owned a late-model, expensive car and had no debts. Mr. P had been a corporation executive in a large southwestern city. When he retired in 1946 at the age of 65, he received a company pension as well as old-age benefits. In 1951 the couple's income from the pension was \$4,300; from their benefits it was \$1,217 (\$67.60 a month for Mr. P, \$33.80 for Mrs. P); and their assets yielded \$9,586 in dividends, interest, and net rent from the apartment—a total income of \$15,103. Unlike most beneficiaries, Mr. and Mr. P were able to add to their assets during the year. They made improvements on their house costing \$1,700 and increased their bank account by \$2,000.

Table 2.—Percentage distribution of beneficiary groups<sup>1</sup> by ownership of non-liquid and liquid assets<sup>2</sup> at end of survey year, 1951

Ownership of assets and value of liquid assets	Men old-age beneficiaries				Women old-age beneficiaries			Aged widows
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married <sup>3</sup>	
All beneficiary groups								
Number of groups	10,864	4,358	4,059	2,447	2,531	2,058	473	2,528
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
No assets <sup>4</sup>	26.4	42.0	16.3	15.4	31.6	34.5	18.8	25.6
Nonliquid assets <sup>4</sup>	53.5	30.4	67.2	72.1	36.8	31.5	60.0	46.9
Liquid assets <sup>4</sup>	14.4	9.0	15.8	21.6	10.4	9.6	14.0	13.0
Less than \$500	39.2	21.4	51.4	50.5	26.5	21.9	46.1	34.0
500-999	10.1	5.6	11.6	15.5	8.4	7.2	13.7	8.2
1,000-1,999	4.9	2.6	6.5	6.3	3.4	2.9	5.5	5.0
2,000-2,999	6.1	3.8	8.3	6.8	4.0	3.3	7.2	5.1
3,000-3,999	3.8	2.2	4.9	4.7	2.8	2.2	5.1	4.1
4,000-4,999	2.4	1.1	3.4	2.8	1.7	1.3	3.6	1.9
5,000-9,999	1.8	1.0	2.7	1.8	1.5	.9	4.0	1.5
10,000-24,999	4.9	2.3	7.0	6.0	2.8	2.5	4.4	3.8
25,000-49,999	3.3	1.8	4.4	4.1	1.5	1.3	2.3	3.0
50,000 or more	1.0	.5	1.3	1.3	.2	.2	.2	.8
Liquid assets only	.9	.5	1.2	1.1	.1	.1	.2	.5
Less than \$500	20.0	27.5	16.5	12.5	31.6	34.0	21.1	27.5
500-999	7.0	10.1	5.1	4.4	11.3	12.1	8.0	8.7
1,000-1,999	3.0	4.0	2.6	1.8	4.8	5.1	3.4	3.9
2,000-2,999	3.1	3.8	3.2	1.8	4.5	5.0	2.5	3.6
3,000-3,999	1.6	2.2	1.3	1.0	3.0	3.1	2.5	2.7
4,000-4,999	1.2	1.7	.9	.7	1.7	1.8	1.3	1.8
5,000-9,999	.8	1.1	.6	.6	1.3	1.5	.8	1.2
10,000-24,999	1.8	2.5	1.4	1.1	2.9	3.2	1.7	3.2
25,000-49,999	1.2	1.6	1.0	.9	1.5	1.7	.6	1.8
50,000 or more	.2	.3	.2	.2	.4	.5	.2	.4
Liquid assets only	.2	.2	.2	.1	.1	.1	.2	.1
Beneficiary groups with assets								
Number of groups	7,992	2,526	3,397	2,060	1,733	1,349	384	1,880
Total	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
No liquid assets	72.8	52.5	80.3	85.2	53.8	48.1	74.0	63.0
Liquid assets <sup>4</sup>	19.5	15.5	18.9	25.5	15.2	14.6	17.2	17.4
Less than \$500	53.2	37.0	61.4	59.7	38.7	33.5	56.8	45.6
500-999	13.7	9.7	13.9	18.4	12.3	11.0	16.9	11.1
1,000-1,999	6.7	4.5	7.8	7.4	5.0	4.4	6.8	6.8
2,000-2,999	8.3	6.5	9.9	8.0	5.8	5.0	8.9	6.8
3,000-3,999	5.2	3.9	5.8	5.6	4.0	3.4	6.2	5.5
4,000-4,999	3.2	1.9	4.1	3.3	2.5	2.0	4.4	2.6
5,000-9,999	2.5	1.7	3.2	2.2	2.2	1.4	4.9	2.0
10,000-24,999	6.6	3.9	8.4	7.1	4.2	3.8	5.5	5.1
25,000-49,999	4.5	3.1	5.3	4.8	2.1	1.9	2.9	4.0
50,000 or more	1.3	.9	1.6	1.5	.3	.4	.3	1.1
Liquid assets only	1.2	.8	1.4	1.4	.2	.2	.2	.7
Less than \$500	27.2	47.5	19.7	14.8	46.2	51.9	26.0	37.0
500-999	9.4	17.4	6.1	5.2	16.6	18.5	9.9	11.6
1,000-1,999	4.0	6.9	3.1	2.1	7.0	7.8	4.2	5.3
2,000-2,999	4.2	6.5	3.8	2.2	6.6	7.6	3.1	4.9
3,000-3,999	2.2	3.8	1.6	1.2	4.4	4.7	3.1	3.6
4,000-4,999	1.6	2.9	1.1	.8	2.5	2.7	1.6	2.4
5,000-9,999	1.1	1.9	.7	.7	2.0	2.2	1.0	1.6
10,000-24,999	2.4	4.4	1.7	1.3	4.2	4.8	2.1	4.4
25,000-49,999	1.6	2.7	1.1	1.1	2.2	2.6	.8	2.4
50,000 or more	.3	.6	.3	.2	.6	.7	.3	.6
Liquid assets only	.3	.4	.3	.1	.2	.2	.2	.2

<sup>1</sup> Includes only beneficiaries with no benefit suspensions during survey year.

<sup>2</sup> Nonliquid assets represent the net value of an owned home, other real estate, an owned business, livestock, patents, and copyrights. Liquid assets represent cash, bank deposits, all types of stocks and bonds, and loans to others. Life insurance is not

included as an asset. Ninety-one percent of all beneficiary groups with nonliquid assets owned their homes.

<sup>3</sup> Husband not entitled on wife's wage record but may be on his own.

<sup>4</sup> Includes a few beneficiary groups whose assets were unknown.

Except for mortgages on their homes and small current bills, frequently for medical care, beneficiaries had few liabilities. Rent of living quarters, taxes on real estate, interest on a mortgage, and installment pay-

ments on a purchase contract cannot go unpaid for long. Older persons with their frequently low incomes usually are not wanted as clients for new loans; the risk is too great that they will not be able to pay off the debt.



Mortgages on old houses are hard to finance when their location and condition are too poor to provide acceptable collateral.<sup>6</sup> Borrowings were not possible on the life insurance carried by many beneficiaries because of the type of their policies.

Mr. and Mrs. Q, however, had had a \$500 loan against his life insurance policy for a long time. Each year he had paid the interest as it came due, but he had not been able to reduce the principal. When the policy matures, it will yield only half its face value of \$1,000. The couple had no other debts, and they were totally without assets. Mrs. Q had been confined to her bed for a number of years, but neither she nor her husband had insurance against any of the costs of medical care. Mr. Q had retired as a skilled building-trades worker in 1947, following a work accident. He was 66 years old and immediately qualified for old-age benefits; at the same time his wife, also aged 66, was awarded wife's benefits. In 1951 Mr. Q's benefits were \$52.30 a month and Mrs. Q's were \$26.20—a total income from benefits of \$942 for the year. In addition, Mr. Q received old-age assistance of \$335 and Mrs. Q, \$593. The couple lived by themselves in a large midwestern city, where he was president of the local Townsend Club.

Mr. and Mrs. R during 1951 paid off a debt equal to a fifth of their annual income. At the beginning of the year they had owed \$300 to a finance company, \$65 in small amounts to a son, son-in-law, and nephew, and \$600 for physician's services. At the end of the year they still owed \$370. Their income was \$2,879, made up of old-age and wife's benefits (\$860), a company pension (\$1,503), and a public service pension (\$516). Mr. R had also cashed a life insurance policy for \$137. He still had two \$1,000 policies left, and Mrs. R had three small policies with a total face value of \$400. Mr. R was en-

titled to two separate pensions because, after leaving the private utility company where he had been employed for years as a semiskilled worker, he was employed by the city long enough to become entitled to a public service pension. On attaining age 65 in 1943 he got both his old-age benefits and the company pension; when he retired from his city job in 1949 he got the public service pension. Mrs. R was 2 years younger than her husband and began receiving wife's benefits in 1945. In 1951 Mr. R's benefits were \$47.80 a month; Mrs. R's were \$23.90. Mrs. R's sister, who shared their home in a large midwestern city, was almost blind and had been totally dependent on Mr. and Mrs. R for the preceding 18 years. When she dies a small life insurance policy will be paid to Mrs. R. Mr. and Mrs. R and the sister had all been sick, at times seriously, during the year. They carried no medical care insurance of any kind.

### *Nonliquid and Liquid Assets*

Beneficiaries whose assets can easily be turned into cash are in a somewhat different situation from those whose property is less readily marketable, such as an owned home, other real estate, or an owned business. Many nonliquid assets yield a cash income, however, and those that do not, such as an owned home, also have their place in the security pattern of the owners. Fifty-three percent of the men, 37 percent of the women old-age beneficiaries, and 47 percent of the aged widows owned nonliquid assets (table 2). More than twice as many married as nonmarried beneficiary groups had nonliquid assets, partly but not entirely because more of them owned their homes. There was about the same relative difference between the married and the nonmarried in the ownership of assets when those who had liquid assets were added to those who had nonliquid assets. A fifth of the nonmarried men and women, half of the married men, slightly less than half of the married women old-age beneficiaries, and a third of the aged widows owned both nonliquid and liquid assets.

From 15 to 20 percent of the beneficiaries who had assets of any kind had no liquid assets, and their net worth was accounted for by their nonliquid

assets. Most beneficiaries with assets, however, not only owned nonliquid assets but also had such liquid assets as bonds, stocks, and money in the bank. In fact, beneficiaries who owned their homes and other nonliquid assets were more apt to have liquid assets than were beneficiaries without nonliquid assets, and the value of their liquid assets was greater.

Roughly three-fifths of all the beneficiary groups owned liquid assets of some kind at the end of 1951, but 17-20 percent had less than \$500 (table 3). Median values for the groups who had any liquid assets were in the narrow range of \$1,000-1,600 for the different beneficiary types.

Mr. and Mrs. S represent the beneficiary groups who owned practically nothing but nonliquid assets. The exception in their case was one \$25 Government savings bond. They placed their net worth at \$8,350. Their home, which was not mortgaged, they valued at \$7,000; a lot they owned was in the process of being sold for \$325; and Mr. S had a gas station he said was worth \$1,000. Mrs. S had a life insurance policy for \$230; her husband had none, having cashed it some time before 1951. Their automobile was 20 years old. They had no debts. The couple lived in a little village in one of the Central States, in a big old house filled, the interviewer said, with evidences of better days. Mrs. S had become entitled to old-age benefits under the 1950 amendments on the basis of her summer work in a local cannery. In addition to her benefits of \$20 a month, the couple's income in 1951 consisted of \$500 Mr. S netted from his gas station ("the town is overrun with gas stations," he said), \$43 Mrs. S earned working on the local board of elections, and a \$45 gift from one of their children—a total income of \$828 for the year. If they could make ends meet, Mr. and Mrs. S were satisfied. They economized in every way possible, raising all their vegetables, "being careful" with the electricity, and so forth. They could have rented rooms in their home had Mrs. S been able to care for them, but the additional work was beyond her strength. She was not ill, but at the age of 70 she could not undertake this extra activity.

Owning assets other than a home

<sup>6</sup> While it is more difficult for a person in his 60's or older to obtain a loan than for one 20 or 30 years younger, elderly men and women with substantial incomes, ample liquid assets, large life insurance policies, or relatives who are in a position to guarantee repayment can usually get credit. The down payments required are often larger for older than for younger borrowers.

in certain States excludes the owner from eligibility for public assistance, no matter how small the current income or how difficult the sale of the property might be. The interviewer reported, for example, that Mrs. T, living in a small New England village and having a hard time supporting a 13-year-old grandson who lived with her, probably could not get assistance for herself or the boy because of the assets she owned in addition to her home. At the end of 1951, Mrs. T valued at \$2,000 the home she owned free and clear; she had some land in another State worth \$600, some stock she did not know much about but valued at \$500, and \$75 in the bank—a total asset value of \$3,175. She had no life insurance and no debts. Her cash income was \$500 for the year, and her daughter had paid taxes of \$37 on her home. During the year Mrs. T had sold a piece of land for \$50 and used the money to live on; she had also withdrawn \$325 from the bank and used that. She was 74 years old in 1951 and had been a widow for 8 years; her widow's benefits were \$41.20 a month, and dividends on the stock were \$7 for the year. She raised her own fruit and vegetables; her firewood was cut on her own land. She was anxious to add to her resources by working but felt she could not take a job away from home because there would be no one to care for her grandson, and home employment was not available in the village where she lived.

### Home Ownership

About half of the men, a third of the women old-age beneficiaries, and two-fifths of the aged widows owned their homes at the end of 1951 (table 4). Proportionately more than twice as many couples as nonmarried old-age beneficiaries were home owners. Some beneficiaries had mortgages on their homes—either the unpaid balance on a purchase contract or as security for a direct loan. Most of these old men and women, however, owned their homes outright—80 to 85 percent of all the home owners of the different beneficiary types.

Whether an owned home is an asset or a liability depends on how much equity the beneficiary has in the property, its age, size, location, state of repair, and so forth. Many old people

Table 3.—Percentage distribution of beneficiary groups<sup>1</sup> by value of liquid assets<sup>2</sup> owned at end of survey year, 1951

Value of liquid assets	Men old-age beneficiaries				Women old-age beneficiaries			Aged widows
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married <sup>1</sup>	
All beneficiary groups								
Number of groups.....	10,864	4,358	4,059	2,447	2,531	2,058	473	2,528
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
No liquid assets <sup>4</sup> .....	40.9	51.1	32.1	37.1	42.0	44.2	32.8	38.7
Liquid assets.....	59.1	48.9	67.9	62.9	58.0	55.8	67.2	61.3
Less than \$500.....	17.0	15.7	16.7	19.8	19.7	19.2	21.8	16.8
500-999.....	7.9	6.6	9.1	8.1	8.2	8.0	8.9	8.9
1,000-1,999.....	9.2	7.5	11.5	8.6	8.5	8.2	9.7	8.7
2,000-2,999.....	5.4	4.5	6.2	5.7	5.8	5.3	7.6	6.8
3,000-3,999.....	3.5	2.8	4.3	3.5	3.4	3.1	4.9	3.7
4,000-4,999.....	2.6	2.1	3.3	2.5	2.8	2.4	4.9	2.7
5,000-9,999.....	6.6	4.8	8.4	7.0	5.7	5.6	6.1	7.0
10,000-24,999.....	4.5	3.4	5.4	5.0	3.0	3.0	3.0	4.8
25,000-49,999.....	1.2	.8	1.6	1.4	.7	.7	.4	1.2
50,000 or more.....	1.1	.7	1.5	1.3	.2	.3	.....	.6
Median.....	\$270	0	\$500	\$244	\$203	\$100	\$323	\$289
Beneficiary groups with liquid assets								
Number of groups.....	6,424	2,132	2,754	1,538	1,468	1,150	318	1,549
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than \$500.....	28.7	32.0	24.6	31.5	33.9	34.3	32.4	27.4
500-999.....	13.3	13.6	13.4	12.8	14.1	14.3	13.2	14.6
1,000-1,999.....	15.6	15.4	16.9	13.7	14.6	14.7	14.5	14.2
2,000-2,999.....	9.1	9.1	9.2	9.1	9.9	9.6	11.3	11.1
3,000-3,999.....	6.0	5.8	6.4	5.5	5.9	5.6	7.2	6.1
4,000-4,999.....	4.5	4.3	4.9	3.9	4.9	4.3	7.2	4.4
5,000-9,999.....	11.2	9.8	12.4	11.2	9.9	10.1	9.1	11.4
10,000-24,999.....	7.6	6.9	8.0	7.9	5.1	5.3	4.4	7.8
25,000-49,999.....	2.1	1.7	2.3	2.3	1.2	1.3	.6	2.0
50,000 or more.....	1.9	1.4	2.1	2.0	.4	.5	.....	1.0
Median.....	\$1,511	\$1,100	\$1,600	\$1,244	\$1,155	\$1,000	\$1,148	\$1,261

<sup>1</sup> Includes only beneficiaries with no benefit suspensions during survey year.  
<sup>2</sup> Represents cash, bank deposits, all types of stocks and bonds, and loans to others.

<sup>3</sup> Husband not entitled on wife's wage record but may be on his own.  
<sup>4</sup> Includes a few beneficiary groups whose assets were unknown.

who would like to sell or mortgage their homes are faced with the fact that the structures are old, not modern in plan or equipment, poorly located, and in more or less disrepair. Unsuitable as residences for persons getting along in years, they are also unsuitable for remodeling. Some beneficiaries, it is true, had made their homes over into apartments or were renting rooms. This effort to realize an income from an asset was not always entirely successful. If remodeling required financing, loan money might be hard to get. The space for rent might not be continuously occupied, and caring for the property and providing services for the tenants might be more of a burden than the owners should have assumed; they were not able to do the work themselves and could not pay someone else to do it.

Mr. U is an example. At the begin-

ning of 1951, all his resources were gone except his farm home, and that was mortgaged. He valued the property at \$10,500, and the mortgage was \$1,290. His automobile was a 1937 model. He had used his savings and cashed his Government bonds and life insurance policies to meet living expenses during periods of unemployment and to cover the costs of his own illness and his wife's illness and death a year after their entitlement to benefits. Mr. U, a skilled mechanic, had lost his job in 1948 when he reached his company's retirement age of 65. He had worked for the same employer for more than 20 years but did not get a pension. Since losing his job, he had earned very little; in 1951 his self-employment netted him \$30. His old-age benefits were \$57.70 a month, and he had a net income of \$111 for the year from an apartment in his



**Table 4.—Percentage distribution of beneficiary groups<sup>1</sup> by home ownership and mortgage status at end of survey year, 1951**

Home ownership and mortgage status	Men old-age beneficiaries				Women old-age beneficiaries			Aged widows
	Total	Non-married	Married, wife entitled	Married, wife not entitled	Total	Non-married	Married	
All beneficiary groups								
Number of groups.	10,864	4,358	4,059	2,447	2,531	2,058	473	2,528
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Home not owned.....	50.9	75.2	36.2	32.1	67.6	72.9	44.5	58.1
Home owned.....	49.1	24.8	63.8	67.9	32.4	27.1	55.5	41.9
Without mortgage.....	41.0	21.1	54.1	54.8	26.4	22.4	44.3	35.3
With mortgage.....	8.1	3.8	9.7	13.1	6.0	4.8	11.2	6.6
Beneficiary groups with home owned								
Number of groups.	5,329	1,081	2,585	1,663	820	558	262	1,009
Total.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Without mortgage.....	83.5	84.7	84.8	80.6	81.6	82.4	79.8	84.3
With mortgage.....	16.5	15.3	15.2	19.4	18.4	17.6	20.2	15.7

<sup>1</sup> Includes only beneficiaries with no benefit suspensions during survey year.

<sup>2</sup> Husband not entitled on wife's wage record but may be on his own.

house—total income, \$833. His son, for whom the apartment had been built originally, had moved during the year to be nearer his work, and the place had been vacant 3 months. Mr. U said it needed redecorating and doing this would add to his expenses in the near future. Another son lived with the beneficiary but was mentally subnormal and worked only irregularly. "So," Mr. U told the interviewer, "we managed mostly on my benefits." His property contained 15 acres, but Mr. U did not try to operate it as a farm. He kept a few hens and raised all the vegetables he used throughout the year. He could do no more, in addition to the housework and repairs on his property, because of a bad hip and a bad heart. Treatment for both these conditions was indicated, but the beneficiary kept putting it off because he "couldn't afford it." He had no insurance of any kind against the costs of medical care.

Some beneficiaries solved the problem of what to do with a big old house by sharing it with relatives and living as a joint household. Twenty-two percent of the men and women old-age beneficiaries and 30 percent of the aged widows lived in their own homes and had relatives living with them at the end of 1951. The internal financial arrangements of the households varied.

Mrs. V is one of the many elderly women who owned their homes and little else. She said her house in a large eastern city was worth \$12,500 at the end of 1951, and she had \$200 in the bank. These were her total assets. She had a \$375 life insurance policy and no debts. When interviewed, she was 73 years old and had been a widow for 11 years. In 1943, Mrs. V became entitled to widow's benefits, which in 1951 were \$38.40 a month. These, together with \$3 interest on her savings, gave her an income of \$464 for the year. This money she had for her own use, to provide clothing, medical care, and other personal requirements. Her son, his wife, and their two young children lived with Mrs. V, and the son paid all the expenses of operating the home, including taxes, insurance, and the cost of repairs, utilities, food, and other items of family living.

### Use of Assets

Whether or not beneficiaries were able to use assets for current needs depended not only on whether they had any to use and the value of what they had but also on whether they could turn their assets into cash or its equivalent. There is more to using assets, however, than marketability. Such property as these elderly men and women owned they regarded as the

backlog of their old-age security. While in theory there may be no reason why they should not live on their capital in their later years, in practice there are many reasons why they do not wish to do so, even if there is a market for their property. It is hard for many old people to realize that the rainy day they have been saving for has finally arrived. Each withdrawal from the bank, each cashing of a bond, frightens them as they watch their bulwark against dependency weaken and disappear. They see no prospect of rebuilding their capital as they might have done when they were younger.

An owned home that might be sold and the proceeds used currently for more suitable, even if not less expensive, quarters is kept because of its emotional value associated with most of the years of the owner's adult life. In this house he invested his savings, raised his children, and has been a respected member of the community. To part with it in his old age means the loss of more than an economic asset. Thus he continues to live, often uncomfortably, in housing that is relatively better than his other requirements that are provided by his cash income. Repairs and upkeep are neglected, and the physical condition is not the market value of the property steadily deteriorates. By letting repairs and upkeep go, however, the home owner sometimes pays less for his housing than he would have to pay in rent, and the costs of owning a home—if no less inevitable—do not have to be paid so frequently as rent.

On the other hand, there were beneficiaries who included use of savings as part of their plans for living in the later years. Some of them had accumulated their assets with that idea in mind.

Mr. W, formerly a gateman in a textile mill in a middle-sized southern city, used most of his cash after his retirement in 1950 to buy himself a home. His retirement income was certain—old-age benefits of \$58.30 and a company pension of \$26 a month—giving him a total income for the year of \$1,012. He had a small accident insurance policy and enough life insurance (\$1,600 in three policies) to cover funeral expenses and any small debts he might have when he died. He



therefore took \$820 of the \$1,000 he had in the bank to buy a one-room house on a small plot of ground and left his son's home where he had been living. Mr. W, a widower, preferred to live alone and believed he could manage successfully on his income unless he became ill, in which case he would call on his children for aid. At the end of the year he owned his house and had \$180 in the bank, his life insurance, and a 15-year-old automobile. He planned to start a garden in the spring.

Mrs. X, who had managed a real estate office in a large western city for many years, was worth \$10,000 at the end of 1951. All her assets were liquid—in stocks, bonds, and bank accounts. She had a \$1,000 life insurance policy and no debts. During the year she had withdrawn \$1,200 from the bank to supplement her income of \$1,048 in paying for her own and her sister's medical care. Mrs. X had been badly injured in a traffic accident in 1950 and had not worked since then.

Being aged 65 at the time, she received her old-age benefits immediately; they were \$67.30 a month in 1951. She bought stocks with the \$4,000 she received as indemnity for the accident, and these, with the bonds she already owned, produced an income of \$240 in 1951. Her sickness and accident insurance policy had been canceled after the accident. With her sister and the sister's husband, Mrs. X shared the home a brother had bought for them, for which they paid a nominal rent although the interviewer reported it was easily worth \$100 a month. Mrs. X had assumed a considerable share of the cost of supporting her sister, who required constant medical care and whose husband did not earn enough to pay heavy bills for doctor's services and medicines as well as the couple's ordinary living expenses. Mrs. X said she was spending at least \$40 a month just for medicines. She expected to continue using her assets to supplement her income "rather than owe anyone, even though she

died penniless." Of course, as she sells her securities to buy the things she and her sister need, her income from assets will be reduced.

Beneficiaries who used assets during the year did so for many reasons. Bank accounts were depleted and securities were sold to pay rent or taxes, interest, or other fixed charges on a home, as well as for such emergencies as the costs of sickness or accident care. Regular withdrawals of capital to supplement inadequate incomes were not uncommon. While this use of assets was sometimes according to a plan made before retirement, more often savings were used for living expenses because the beneficiaries found that otherwise they could not manage. A catastrophic illness or operation requiring weeks of hospital, physician's, and nursing care, or a chronic condition requiring constant medical attention, could wipe out the modest savings of a lifetime in as many weeks as it had required years to accumulate them.

## SOCIAL SECURITY IN REVIEW

(Continued from page 2)

slightly fewer than in April. The average lump-sum amount per worker represented in the awards during May reached an all-time high of \$170.64.

FEWER CLAIMS FOR BENEFITS under the State unemployment insurance programs were filed in May 1953 than in any other May since the end of World War II. The number of initial claims continued to decline, dropping 6.7 per-

cent from the April total to 779,700. Weeks of unemployment claimed, which represent continuing unemployment, declined for the second successive month, and the total of 3.8 million was 13.0 percent less than that for April. For both types of claim the continuing downward movement was largely the result of seasonal factors.

A new postwar low for the month was also established in the number of claimants receiving benefits in an average week; from 840,400 in April the

average dropped 8.1 percent to 772,100. As the number of beneficiaries declined, the amount of benefits paid also fell off, dropping 13.1 percent to \$72.1 million; the total was 17.0 percent less than that paid a year earlier. Although the average weekly benefit check for total unemployment declined 12 cents from the previous month's average to \$23.16, this amount represented increases of 76 cents and \$2.53 from the averages paid in May 1952 and May 1951.

# Private Pension Plans in Six Countries\*

**I**NFORMATION on private pension plans in other countries has not hitherto been readily available in the United States. These plans, established to supplement the public provisions in effect to protect workers and their dependents or survivors, take many forms, varying with the country's economy and the adequacy of the basic social insurance system. The following summary of private pension plans in effect in Denmark, Norway, Sweden, and Switzerland as of September and October 1952, and in Australia and New Zealand as of October 1951, is based on a series of surveys made by H. Walter Forster as a service to those of his firm's clients who have branches in the countries he visited. These reports have been made available to the Social Security Administration.

This summary touches only briefly on the social insurance provisions in effect in the six countries.<sup>1</sup>

## Denmark

### Public System

The social insurance system in Denmark pays male workers 65 years of age and over and female workers aged 60 and over a flat basic pension on retirement, plus a series of allowances paid under specified conditions. The basic pension varies with the size of the community of residence and is adjusted semiannually to the cost of living; it is not related to wage rates. A pension is also payable in case of total disability, but there is no provision for

survivor benefits. The law sets up a restrictive income test for receipt of benefits that is a form of means test.

### Private Plans

**Types of plans and coverage.**—Private pension plans have been in existence in Denmark for at least 50 years. A majority of the larger employers have contributory plans covering salaried employees and providing retirement, disability, and survivor benefits. Although some plans for wage earners exist, workers have not, as a rule, been interested in contributory private plans, since payment of a private pension may operate, through the income (means) test, to reduce the amount of the public pension. Such reduction in benefits is of more significance to wage earners than to salaried employees.

An Insurance Board closely supervises noninsured funded plans; although it does not supervise insured plans, it has approved an agreement between the private insurance companies and the Government's State Insurance Company establishing actuarial standards and other provisions. At the end of 1950, there were approximately 2,500 insured plans covering 50,000 employees and 300 noninsured plans covering 43,000 employees. Additional employees are covered by informal plans, the mere announcement of which gives employees certain legal rights.

**Eligibility for participation.**—Before an employee becomes eligible to participate in an established private pension plan, he is usually required to have worked 1-3 years in the establishment and to have attained age 20-30 (the average is under age 25). Many plans establish a maximum age for entering the plan; for some the maximum is as low as age 40. This provision is designed to lower employer costs under funded plans, but since the older worker thus excluded is usually covered by a special plan requiring additional employer financing when and if the employee attains retirement age, the employer costs are largely shifted to the period after re-

tirement rather than the period of employment.

**Retirement age.**—Following the pattern of the public system, the usual retirement age provision in private plans is 65 for men and 60 for women. Some plans provide later retirement ages, adding as much as 5 years for both sexes. There is a trend toward increasing the retirement age in private plans to 67 for men and 63 for women as a result of the increasing average age of the population.

**Pension amount.**—Few plans relate benefits to average earnings—the usual practice in the United States under insured plans. About half the plans are of the money-purchase type, in which an agreed percentage of current pay is invested by the employer and employee in a level-premium contract, with the sum of the purchases determining the benefit level. Under this type of funding, the older the employee upon entering the plan the smaller the pension. An approach to adequacy is sometimes achieved for older employees by a supplement for past-service credit and establishment of a reasonable minimum pension. Although this type of plan has much appeal for employers because of fixed costs, the trend is away from such plans.

Pensions under the remaining half of the private plans are based on "final" pay—that is, pay at time of retirement. The benefits amount to 50-70 percent (usually 66½ percent) of average earnings in the last 3-5 years after 25-35 years of service, and they are proportionally less for shorter service. These plans reflect the influence of the public plans for the military and the civil service, which date from 1851 and which pay pensions of 70 percent of final pay after 35 years of service, with an employee contribution of 5 percent of earnings. In addition to presenting the employer with the problem of varying costs, the final-pay plans are expensive since each pay increase raises all prior-service costs.

**Maximum benefits.**—Many plans attempt to reduce costs by devices that limit the amount of the pension. In

\* Based on reports made by H. Walter Forster, a director and former president of Towers, Perrin, Forster & Crosby, Inc., pension consultants. The summary was prepared by Herman B. Brotman, Division of Program Analysis, Bureau of Old-Age and Survivors Insurance.

<sup>1</sup> For details on the public programs see Carl H. Farman and Veronica Marren Hale, *Social Security Legislation Throughout the World* (Division of Research and Statistics, Bureau Report No. 16), 1949; Carl H. Farman, "World Developments in Social Security Legislation," *Social Security Bulletin*, March 1950; and Konrad Persson, "Social Welfare in Sweden," *Social Security Bulletin*, April 1949.



Denmark, it is customary to provide a maximum salary base on which pensions may be computed, but the pressure is to increase such maximums as wage levels increase and as high-level employees are affected. Other plans introduce limitations by excluding from the base salary increases after age 55-60 or cost-of-living allowances.

**Employee rights on separation.**—Partly as a result of legal requirements but chiefly from accepted practice, Danish workers usually have rights based not only on their own contributions but also on those of their employer at the time of separation.

Under the plans insured with an insurance company, the premiums may be continued by the employee himself or jointly with his new employer under the old contract; the contract can be amended to fit the plan with the new employer; the employee may be given a paid-up benefit; a woman leaving to marry may receive a cash payment, as may a worker who emigrates to another country; or an employee may receive in cash the surrender value of the policy arising from his own contributions or at least half the total premiums plus 4-percent interest.

Under the noninsured funded plans, minimum rights are established by a 1936 law (amended in 1950), as follows: (1) Service under the plan of less than 5 years gives the employee rights to his own contribution plus interest of 3.5-4.5 percent and less the cost of the insurance risk. (2) After 5 years of service under the plan, the employee has rights to total contributions (including the employer's) plus 4-percent interest and less the cost of the insurance risk. (3) If an employee is dismissed for an offense and is convicted to serve a prison term or convicted of a fraud against the employer, he loses all rights to the employer's contributions. (4) An employee's rights are transferred to the pension plan of the new employer, but if there is no such plan an annuity must be purchased for him (cash is paid instead of an annuity if the rights equal less than 12 months' salary).

**Survivor benefits.**—Most of the private plans make provisions for regular payments to widows and orphans separately. Widows usually receive 50-60 percent of the husband's prospective

pension. Under insured plans, the widow's pension is payable for life regardless of whether there are any young children, and it continues even in the event of remarriage. Noninsured plans are usually less liberal; if the marriage took place after the employee was 55-60 years old, the widow is frequently ineligible for a pension.

The orphan's pension is a flat amount in some cases. In most cases, however, it is 10 percent of the father's prospective pension for half orphans and 20 percent for full orphans. The pension is usually payable until the orphan attains age 18, but in some cases it is payable until age 21.

**Death benefits and life insurance.**—In view of the provision of survivor benefits, most private plans do not include payment of death benefits. When a death benefit is provided, the benefit is limited to an amount equal to approximately 1 year's pension. Very little group life insurance exists in Denmark.

**Disability.**—Almost all the private plans provide for pension payment in cases of permanent disability. Full pensions, computed on the assumption that the current rate of pay for the employee would have continued until normal retirement age, are payable if working ability has been decreased by at least two-thirds. In some instances the pension amount is graded in accordance with length of service, and a stated minimum is payable after a reasonable minimum length of service. Survivor protection remains in force.

**Contributions.**—Employer contributions under the money-purchase plans average about 10 percent of payroll. For the final-pay plans, employer contributions amount to about 20 percent of payroll, although the costs are higher for the most liberal plans. In Denmark, employers usually make voluntary contributions in high profit years to cover past-service costs, to reduce future payments, to increase benefits, or to strengthen reserves.

Almost all plans (80-90 percent) require employee contributions. The standard contribution is 5 percent of earnings, but it may amount to as much as 8 percent.

**Tax provisions.**—Employees are permitted to deduct their contributions to private plans for income-tax purposes up to a certain maximum, generally

not sufficient to cover the entire contribution. Employers may deduct their total contributions for income-tax purposes, provided the contribution is not larger than the premium for an annuity with benefits equal to those in the pension plan. Past-service costs, if paid in lump sums, cannot in general be charged off in less than 6 years.

Pensions are considered taxable income in Denmark, where tax rates are relatively high even at low income levels.

## Norway

### Public System

The Norwegian public system pays all persons aged 70 or over a uniform flat pension on retirement, subject to a means test, with supplements provided by many of the municipalities (political subdivisions, including rural areas). Seamen and forestry workers are covered by special plans that omit the means test and that permit retirement at age 60 and 65, respectively. There is no national provision for payment of permanent disability pensions before retirement age, but municipalities in some cases pay such pensions. Restricted widow's pensions are payable if the pensioner dies after age 70 (following retirement), provided the widow is over age 60. Orphan's pensions are not provided, but separate children's allowances are paid to pensioners for each child under age 16.

### Private Plans

**Types of plans and coverage.**—Private plans have existed in Norway for more than 50 years. A large number of salaried employees but relatively few wage earners are covered. An Insurance Board under the Ministry of Social Affairs supervises the pension insurance companies, which have underwritten about 2,500 plans covering about 50,000 employees. In addition there are about 150 funded noninsured plans that have definite benefit schedules covering some 30,000 employees and about 1,500 funded plans that do not have definite benefit schedules. The coverage of these latter plans, established out of war profits and other types of profits and viewed by the Ministry as a step toward a definite insured or noninsured plan, is unknown.

Although it is customary to have



separate plans with different benefits for salaried employees and wage earners, a technicality in the tax law, which permits insured plans to cover either or both groups of workers, makes coverage of both groups mandatory for noninsured plans.<sup>2</sup>

**Eligibility for participation.**—To be eligible to participate in a private pension plan, an employee is usually required to have served 1–5 years and to have reached age 20–25. The maximum entry age is 50–55, but, as in Denmark, workers hired at an older age are usually paid comparable benefits by the employer through an informal pay-as-you-go plan. The result is merely to shift the timing of employer costs to the period after retirement and to protect the currently funded plan.

**Retirement age.**—Most plans provide a retirement age of 60–68 for men and 55–63 for women, but the average is age 65 for men and age 60 for women. In view of the retirement age of 70 in the public system (dating from 1937), there is a tendency to raise the retirement age for both men and women in the private plans. This tendency is encouraged by the Norwegian Government in view of the increasing proportion of older persons in the population, the existence of a labor shortage, and the belief that the average worker can continue on the job until the attainment of this higher age.<sup>3</sup>

**Pension amount.**—Practically all plans are of the final-pay type. Salaried employees receive pensions equal to 40–60 percent of final pay on retirement. The usual provision is for a pension of 50 percent after 30 years of service and proportionally less for shorter service. Inclusion of this provision results from the influence of the military and civil-service retirement systems, which provide 66 percent of final pay after 30 years of serv-

ice and include disability and survivor benefits. In plans for wage earners it is customary to pay an amount equal to the anticipated national and municipal pensions, plus the "free amount"—the amount of income permitted in the means test for the public pension—until age 70, and only the free amount thereafter. Pensions for wage earners sometimes vary with marital status. The subsidiaries of United States and British companies operating in Norway usually use an average-pay rather than a final-pay system, as they ordinarily do in their home countries.

**Maximum benefits.**—Benefit levels are limited through various devices. Many plans establish a maximum salary base or state a maximum pension amount. Other plans exclude salary increases made within 5–10 years of retirement or after ages as low as 50; some exclude from the base any cost-of-living allowances. Legislation has been introduced to limit tax credits to contributions producing a maximum pension equal to the maximum in the military and civil-service retirement systems.<sup>4</sup>

**Employee rights on separation.**—The employee's rights on his separation from a job often include rights based on the employer's contributions as well as on his own. Noninsured definite benefit plans provide full rights even after such comparatively short service as 5 years. Indefinite benefit plans provide rights based on the employee's own contributions. Under insured plans the employee himself or jointly with a new employer may continue to carry all or some of the insurance contract. In noninsured plans the employee is entitled to a reduced, paid-up annuity. If a woman leaves employment to marry or a worker emigrates to another country, rights are paid in cash.

**Survivor benefits.**—Survivor benefits in plans covering wage earners, as distinguished from salaried employees, are based on the worker's prospective pension if he dies before he reaches age 70; no benefits are provided in the private plans if death occurs thereafter since in such circumstances the public system pays the pension.

<sup>4</sup> Passed in December 1952.

Plans covering salaried employees provide separate widow and orphan pensions. Widows' pensions are usually 50 percent of the husband's prospective pension, but there is a trend toward increasing the amount to 60 percent to match the provisions of the civil-service, seamen's, and forestry workers' public plans. Under the insured plans, the widow's pension continues after remarriage, but it generally is discontinued under noninsured plans. Widows are barred from receiving pensions under some plans if the marriage occurred less than 1 year before the death of the husband or if the husband was already aged 60 at the time of the marriage. Pensions for half-orphans are provided as follows: one child, 40 percent of the widow's pension (half the father's prospective pension); two children, 60 percent of the widow's pension; three, 75 percent; four, 90 percent; and five or more, 100 percent. Full orphans receive twice as much. Orphan pensions are payable until the children attain age 18 or, in some cases, a higher age if they are continuing their education or are disabled.

**Death benefits and life insurance.**—Insured plans often pay death benefits equal to 1 year's pension. Such death benefits are paid on death before retirement or half at retirement and half at death after retirement.<sup>5</sup>

**Disability.**—Payments in case of permanent disability occurring before retirement are not usual in plans covering wage earners and are provided in only half the plans covering salaried employees. In these latter plans, the payment for total disability is almost always equal to the prospective old-age pension the employee would have received if he had continued at the same rate of pay until retirement. Payments for partial disability are scaled, in proportion to the degree of disability, down to 25-percent disability.

**Contributions.**—Costs of private plans in Norway, practically all of which are of the final-pay type, are rather high. Employer contributions

<sup>2</sup> A revision of the tax law, in December 1952, makes new-plan coverage of the two groups of workers mandatory although the benefit provisions may be different.

<sup>3</sup> Under the tax-law revision of December 1952, retirement ages of less than 67 for men and 62 for women can be written into new plans only with the special consent of the Ministry of Social Welfare. A study by the Ministry in early 1953 showed that the average retirement age in private plans was 67 for men and 62 for women.

<sup>5</sup> Under the tax-law revision of December 1952, employer contributions for death benefits and life insurance features are not deductible for income-tax purposes since deductions are restricted to contributions for pensions.

vary from 20 to 25 percent of payrolls, less employee contributions.<sup>6</sup>

Approximately half the plans covering salaried employees require employee contributions, usually 5 percent of earnings. Wage earners sometimes contribute moderate sums.

**Tax provisions.**—For national and municipal income-tax purposes, employees may deduct contributions to private pension plans and premiums for life and voluntary sickness insurance. Employers, who are subject to a national tax of 45–50 percent of net income, may deduct the total employer contribution to an old plan except for large, lump-sum payments. Legislation restricts the maximum contribution per employee that the employer may deduct under new plans to the amount that would provide a pension equal to the maximum pension in the military and civil-service systems.<sup>7</sup>

Pensions are considered taxable income in Norway, since contributions are essentially tax free.

## Sweden

### Public System

The Swedish public system pays workers 67 years of age or over a flat pension as a matter of right, plus a series of supplements, some of which are subject to a means test. The supplements consist of payments to cover variations in housing costs among the different areas, a wife's allowance, an extra allowance for blindness, and an allowance adjusted quarterly to a cost-of-living index.

### Private Plans

**Types of plans and coverage.**—Private plans have existed in Sweden for more than 50 years. They cover salaried employees almost exclusively. Although some plans covering wage

earners have been more recently introduced, labor unions have not been especially interested in such contributory plans because receipt of a private pension payment would operate to reduce the total public pension as a result of the application of the means test. In addition to the private plans described below, there is a considerable amount of individual contract insurance (annuities), especially popular among the self-employed and the professional groups since contributions (premiums) are tax-deductible. The private plans fall into four categories:

1. Svenska Personal-Pensionskassen (S.P.P.), a group insurance company, founded in 1917 by employers specifically to provide pensions. It operates as an insurance company under Government supervision and pays definite and assured benefits. It underwrites 5,065 plans covering 126,000 salaried employees.

2. Pension Funds, which may be insured. These funds operate on an actuarial basis, under the supervision of the Royal Pension Board. Assets must be invested outside the employer's business. Benefits have a high degree of assurance. These funds cover about 200 plans and 100,000 salaried employees working in such enterprises as the cooperative movement, the merchant marine, insurance companies, and banks.

3. Pension Foundations. There are approximately 1,000 registered pension trusts, supervised by the Royal Pension Board but with less strict actuarial provisions than the Pension Funds. Employees have a real base of protection. The foundation is a preferred creditor in case of bankruptcy. The employer cannot withdraw reserves. The foundation can dispose of reserves to make actual pension payments but only to the extent that reserves for future pensions are not reduced.

4. Free Foundations, coverage unknown, not required to register, and without national governmental supervision. These foundations offer the employee less definite protection than do the Pension Foundations. The foundation is not a preferred creditor in case of liquidation, and employers can withdraw reserves at any time to cover current pension costs.

The S.P.P. and the Pension Fund

plans usually require employee contributions since they assure benefit payment, but the Pension Foundation and Free Foundation plans do not. The latter types of plans were established out of high wartime and postwar profits as extremely flexible systems to provide substantial pensions to retired salaried employees, to permit adjustment of pensions to keep them below the means test level in the public system, to permit the granting of cost-of-living increases to pensioners, and to supplement insured plans under certain circumstances, such as transitory arrangements for new workers too old to participate in the regular plan.

**Eligibility for participation.**—An employee usually becomes eligible to participate in an existing plan after a period of service, such as 2 years, and attainment of age 21–25. Older workers are often excluded from participation and covered by another type of plan.

**Retirement age.**—The usual retirement age in the private plans is 65 for men and 60 for women. There is a tendency to increase the retirement age to 67, at least for men, since this is the retirement age under the public program.

**Pension amount.**—The S.P.P. has set the standards for pension levels. The pension amount for salaried employees is usually 60 percent of final pay after 30 years of service and proportionately less for fewer years of service. This rate is somewhat less than that for civil-service employees. Subsidiaries of United States and British companies use an average-pay rather than a final-pay concept, as they would in their home countries. Pensions for the relatively small number of covered wage earners are generally on a flat (uniform) basis and are paid in full until the pensioner reaches age 67, when they are reduced to the maximum income that the means test permits the worker to receive without reducing his public pension.

**Maximum benefits.**—The size of the pension is limited by establishing a maximum salary base or by relating the pension amount to a lower percentage of higher earnings. In some plans, salary increases after age 55–60 are excluded from the pension computation, but cost-of-living allowances

<sup>6</sup> The tax-law revision of December 1952 encourages employers to make extra contributions to a "premium fund" to cover contributions in years when the employer might not be able to pay such contributions or premiums.

<sup>7</sup> The tax-law revision of December 1952 allows an employer to deduct an additional amount, up to the amount of his contribution, if paid into a "premium fund" to cover contributions in years when the employer might not be able to pay contributions or premiums. The premium fund may not exceed 8 times the annual premium. See also footnote 5.



are generally included. In other plans, a limitation of the ratio of the employer contribution to the employee contribution causes late salary increases to have little effect on the pension finally payable.

**Employee rights on separation.**—In S.P.P. and Pension Fund plans, employees on separation have practically full rights based on both their own and their employer's contributions. An old S.P.P. contract may be continued by the employee himself or jointly with his new employer; otherwise the employee receives a paid-up benefit. A woman who resigns to marry or a worker who emigrates to another country receives a lump-sum benefit. In no case does an employer receive repayment or credit for his contribution.

**Survivor benefits.**—S.P.P. and Pension Fund plans pay separate widow's and orphan's pensions on the death of the employee. The widow's pension is usually 50 percent of the husband's prospective pension, payable at any age whether or not there are young children. It is discontinued on remarriage. The amount of the orphan's pension is also related to the father's prospective pension, as shown below.

Number of orphans	Percent of father's pension	
	Half orphans	Full orphans
1.....	15	37.5
2.....	25	55.0
3.....	30	67.5
4.....	35	75.0
Each additional child.....	5	5.0

These pensions are payable until the orphan reaches age 21, or later if he is incapacitated.

**Death benefits and life insurance.**—The S.P.P. plans usually include endowment life insurance covering about 50 percent of the annual salary. The maximum endowment policy written is the sum of the prospective pension and the widow's pension, which could amount to 90 percent of the annual salary. The benefits are paid in full in a single payment if death occurs before retirement. Otherwise half is paid on retirement (early, disability, or normal retirement) and the other half on death. Group life insurance is

available from several insurance companies largely or solely at the expense of the employee. There are between 600 and 700 such plans covering about 125,000 employees. Benefits range up to two-thirds of annual earnings.

**Disability.**—All S.P.P. plans and most Pension Fund plans provide permanent disability pensions, usually after 90 days of at least 50-percent disability. The amount of the pension is related to the degree of disability and ranges from 50 percent to 100 percent of the prospective retirement pension, computed on the assumption that the employee would have continued at the same rate of pay until retirement. The disability pension usually may begin at any age, regardless of cause, except that workmen's compensation payments are deducted from the pension in the case of work injuries or illnesses.

**Contributions.**—In view of the high costs of final-pay plans (the usual type in Sweden), employer contributions range up to 30 percent of payroll, less any employee contributions. In those plans that assure benefit payments, employee contributions are required. The rates are usually 6 percent for women and unmarried men and 8 percent for married men. The higher rate for married men covers the provision for a widow's pension.

**Tax provisions.**—Employee contributions and some insurance and annuity premiums are deductible for income-tax purposes. Employers may deduct all pension payments made out of current income and/or all contributions to private plans, including contributions for past service, in any amount.

Pensions from private plans as well as those from the public system constitute taxable income to the pensioner—subject, however, to liberal deductions.

## Switzerland

### Public System

The Swiss public system pays pensions, on retirement, to men and unmarried women aged 65 and over. A couple may receive a pension if the employee is aged 65 and his wife is at least 60 years old. The pension is related to length of covered service, with the maximum payable after 20 years

of service. Because the law became effective in 1948, maximum pensions will not be payable until 1968. The law requires no means test and pays pensions as a matter of right, regardless of income. Survivor benefits are provided. No provision for disability is made in the public pension system.

### Private Plans

**Types of plans and coverage.**—Private plans have existed in Switzerland for more than 50 years. About 2,000 insured and 1,000 noninsured plans are in effect. Wage earners as well as salaried employees of the major employers are usually covered, although some plans are restricted to the salaried employees. There is no Federal supervision, but most Cantons check to ensure that funds are used for the purposes specified. Most noninsured plans are employer-administered and allow some latitude as to amounts paid and persons benefited.

The three major types of plans in use are final-pay, money-purchase, and average-earnings. The early private plans, strongly influenced by the Federal employee and railroad plans, were of the final-pay type but have gradually changed to the money-purchase type. Since money-purchase plans penalize the employees hired at an older age, supplementary and minimum pensions have been introduced that partly wipe out the savings in costs. The subsidiaries of United States and British companies usually employ average earnings, as in the plans common in their home countries.

**Eligibility for participation.**—Employees generally must serve 1-5 years and be over age 20 before becoming eligible to participate in an existing private plan. The usual provision requires 3 years' service and age 23. The maximum entry age for newly hired employees ranges from 35 to 55, with an average of 45. The older workers are, however, often covered by a modified plan.

**Retirement age.**—Most plans provide for retirement at age 65 for men and 60 for women. A few plans use age 62 for women, but the recent trend is to raise the retirement age for women to 65 since the public system provides for retirement at that age for both sexes.



**Pension amount.**—Most of the final-pay plans, with benefits proportional to length of service, provide pensions ranging up to 50 percent of final pay, though some pay as high as 70 percent. Some plans provide pensions of 30-40 percent of final pay after a minimum length of service. The money-purchase plans pay whatever the contributions (usually 10-15 percent of earnings) bought in annuities. Average-earnings plans, as in the United States, pay pensions related to wage rate, earnings levels, and length of service. A few plans give the retiring employee rights to the entire capital accumulated at time of retirement, payable as a lump sum.

A limiting factor is usually introduced through establishment of a maximum salary base.

**Employee rights on separation.**—While the separated employee has rights based on his own contributions, rights based on the employer contributions are rare. Some few plans do award such rights in case of separation for ill health (when no disability pension is provided) or when the employee is discharged because of lack of work.

**Survivor benefits.**—At least two-thirds of the private plans provide a widow's pension, but only if the husband died before retirement. Under the usual provision, the widow's benefit is about 50 percent of the husband's prospective pension. Some plans compute the widow's pension as 20-40 percent of the husband's pay at time of death.

Limitations may be introduced. A plan may require, for example, that the marriage must have taken place before the husband reached a specified age. Under some plans, if the widow was more than 10 years younger than the husband, the pension is reduced by 2-4 percent for each such year in excess of 10. If the widow remarries, it is usual to pay her a lump sum equal to her pension for 1-3 years and to discontinue the pension.

Plans that provide a widow's pension also provide orphan's pensions; some plans pay pensions for the orphan but not for the widow. The pension for a half orphan is usually 10-20 percent of the father's prospective pension, but some plans pay 10-20 percent of the father's final pay. The

pension for a full orphan is generally 50-100 percent more than that for a half orphan. Most plans carry a maximum provision that stipulates that the total of the widow-and-orphan payments may not exceed the employee's prospective pension or 50-60 percent of his pay at death.

**Death benefits and life insurance.**—Under final-pay plans, a death benefit equal to three to five times the pension amount is usually paid. Money-purchase plans provide a death benefit, through an endowment contract, that is equal to the capital sum expected at retirement. Other plans include group life insurance contracts.

**Disability.**—Not all the private plans pay disability pensions. Of those that do, some provide a scale of benefits based on length of service, others pay the amount of the retirement pension computed on the assumption that the employee's wages would have remained unchanged to age 65, and still others pay 10 percent of the death benefit annually.

**Contributions.**—The more liberal final-pay plans require an employer contribution of 20-30 percent of payroll. Money-purchase plans cost the employer 10-15 percent of payroll, the higher figure being the usual one, plus the additional costs of past-service credits and minimum pensions where provided.

Employee contributions are always required, but the formulas vary. Some plans determine employee contributions as a percentage of earnings—usually less than 5 percent; others provide for employee contributions equal to one-third to one-half of benefit costs. Plans that provide uniform benefits require a flat-sum employee contribution.

**Tax provisions.**—Under the Federal income-tax laws, the employee may deduct his total contributions. Practice among the Cantons varies. Treatment of the employer's deduction also varies among the Cantons, but the deduction of his contributions is unlimited under Federal tax provisions (except during World War II, when the deduction was limited to 15 percent of the payroll amount).

Pensions are regarded as taxable income, but most pensioners pay no income tax as a result of the high level of tax-free income.

## Australia and New Zealand

Because of the high degree of similarity in the basic systems in Australia and New Zealand, these two countries are treated together. Significant differences are indicated.

### Public System

In both countries, uniform old-age benefits, based on a means test, are paid at specified ages without regard to previous employment and earnings. This approach, and the nature of the tax laws, have to a large degree determined the kind of private plans that have developed.

Australia pays a uniform pension to men aged 65 and over and women aged 60 and over. The combined pension for a couple approximates 50 percent of the average earnings in the Nation.

In New Zealand a uniform pension (the age benefit) is payable, subject to a means test, after age 60. For a couple, both aged 60, the age benefit may, in the case of a worker with low earnings, exceed his final wage. At age 65, a new uniform payment (the universal superannuation benefit) becomes payable as a matter of right without an income test. This benefit, though uniform, is progressive—that is, although all pensioners receive the same amount (£85 per year in 1953), the amount increases by £5 on April 1 of each calendar year for all pensioners, and it is scheduled to reach a maximum of £149 10s. per year (equaling the age benefit) in 1966. If the age benefit exceeds the universal superannuation benefit, the worker continues to receive the former after age 65.

### Private Plans

**Types of plans and coverage.**—The nature of the public system in both countries has encouraged the development of private plans that more nearly resemble contributory savings plans with life insurance coverage than plans that pay regular monthly pensions. There are about 1,200 insured plans in New Zealand and about 4,800 insured plans and 1,200 noninsured plans in Australia. The average number of persons covered by each plan is low, since most establishments are small and plans tend to cover only male employees.

Most plans are on an individual-contract basis, since little group insurance is written in these countries. Ninety percent of the plans are endowment contracts of a given face amount, maturing at a stipulated (retirement) age and providing life insurance for the same face amount (for men) to the maturity date. For women and for those men who cannot pass the medical examination, a special endowment contract is written that, in the event of death before the maturity date, refunds premiums plus interest. The endowment contract at maturity (retirement age) can pay a lump sum or can be used to purchase an annuity for the employee or for the employee and his beneficiaries, or part of the lump-sum payment may be used by the employee for voluntary purchase of such annuities. The noninsured plans usually are established as a trustee corporation, often investing in the employer's business. Even under insured plans, an individual trustee is set up to act as counselor to the employee in view of the complex decisions he must make at the time of retirement.

**Eligibility for participation.**—Some plans require up to 3 years of service before an employee can participate, but the tendency is to make him eligible soon after employment.

**Retirement age.**—In Australia the age qualification for retirement matches the retirement age under the public system—65 for men and 60 for women. In New Zealand, in the provisions for retirement of male employees, about half the plans match the age for the age benefit under the public system (60) and half match the age for the universal superannuation benefit (65). The provision for female employees in New Zealand is usually age 50 or 55, with only a few plans requiring attainment of age 60 for retirement.

**Pension amount and contributions.**—Benefits and contributions are linked together in a wide variety of formulas, of which the following are examples:

In indefinite benefit (money-purchase) plans, for benefits based on future service, a fixed employee contribution rate is established, with the employer matching or exceeding the

employee contribution. Under an alternate method sometimes used, the employee is given a range of contribution rates (2.5–10.0 percent of earnings), from which he chooses the rate he wishes to pay. The employer matches the contribution. For benefits based on past service, a supplement to future service contributions is added. If, for example, a supplemental contribution rate of 0.2 percent for each year of past service is to be added to a 5-percent rate for future service and the employee has had 15 years of past service, the total employer contribution rate would be 8 percent (5 percent plus 15 times 0.2 percent).

In definite benefit plans, for benefits based on future service, the plan provides an endowment of 100–200 percent of current annual pay. The employee pays half the costs, not to exceed 5 percent of earnings, while the employer pays the remaining costs up to the tax-free limit. If the plan provides a regular pension, such as the sum of  $1\frac{1}{4}$  percent of each year's pay, the employee pays a fixed percentage of earnings—say, 4 percent—and the employer pays the rest of the cost. For benefits based on past service, an addition to the regular pension plan benefit is provided— $\frac{3}{4}$  of 1 percent of pay at the time of the plan's introduction, multiplied by years of service, paid for by an additional employer contribution. In some plans the endowment amount is determined by adding, for each year of past service, an amount equal to 1 week's earnings at the time the plan was established.

At retirement age, except in the few regular pension plans, the trustee and the employee must decide how to dispose of the capital sum (endowment) available. The disposition is usually made in the following order: (1) Applying to purchase of home (or paying off mortgage), and to debt on such items as furniture and personal effects, which do not enter into the means test for the public pension; (2) purchase of annuity equal to allowable (maximum) income in the means test for public pension; (3) building capital up to permissible limit for receipt of full public pension; and (4) making permissible investments.

Many plans include a special wel-

fare fund, derived from special employer contributions, recaptured dividends, capital gains from investment of funds, collection fees paid to trustees by insurance companies, and the like. Large reserves of this type can be used to increase the employee's retirement benefits.

A number of plans provide that employees who commit a dishonorable act or cause the employer a loss can be deprived of some or all of their rights in order to reimburse the employer. In some cases, dismissals for other forms of misconduct may reduce payments to an employee.

In the operation of some plans, an estimate is made of the anticipated dividends up to the time the employee will retire. This "bonus" is then used either to increase the employee's benefits over those guaranteed by the current employer and employee contributions or to reduce the employer's current contributions in anticipation of the effect of the accumulated bonus.

**Employee rights on separation.**—The general practice in private plans is to guarantee the employee, as a minimum, the return of his own contributions at any time, plus a gradual increase in rights based on the employer contribution, in proportion to the length of service. High turnover after short employment causes high net employer costs since the guarantee of the return of the employee's contributions to the employee uses up the total surrender value of the policy and results in a loss to the employer of the contribution that he has made.

**Survivor benefits.**—Survivor benefits are not normally provided directly. The life insurance feature of the endowment contract (to maturity under the plan) and the voluntary purchase of beneficiary annuities by the employee at retirement substitute for this benefit. The welfare funds mentioned above sometimes make payments to widows.

**Disability.**—Some noninsured plans provide permanent disability payments, usually equal to the prospective retirement benefit. A number of employers provide disability benefits as a supplement to the insured endowment plan.

**Tax provisions.**—In both countries, employer and employee contributions



are deductible for income-tax purposes, up to specified limits.

Australia considers tax-free the portion of a regular pension benefit that represents capital but treats the interest as taxable income. In New Zealand, a regular pension for life is

taxable income, but if the pension is purchased for a specified number of years (not for life), the employee gets his capital back tax free. The employee must, however, pay the social security tax (7.5 percent) on his pension, even if his exemptions cause little

or no income tax to be payable on the pension.

In both Australia and New Zealand, if the benefit is paid as a capital sum, only 5 percent of the capital sum received in the year is considered taxable income.

## Notes and Brief Reports

### Applicants for Account Numbers, 1952

The issuance of 4.4 million new employee account numbers in 1952 brought to 106.8 million the total number of accounts established since the beginning of the program (table 1). While the 1952 total was 564,000 fewer than the number established in 1951, the first year to show the sub-

stantial impact of registrations resulting from the 1950 amendments, it exceeded the average number in the years 1945-50 by more than 1.5 million (table 2).

In 1952 the volume of account numbers issued was maintained at a relatively high level chiefly because of the large registration of the nonfarm self-employed covered by the 1950 amendments. It is estimated that approxi-

mately 1 million account numbers were issued in 1952 to this group. Although the provisions for their coverage became effective on January 1, 1951, most self-employed persons needing account numbers did not apply until shortly before they paid their first social security contributions when filing their income-tax returns for 1951, which were due March 1952. Many account numbers also were issued to the self-employed during the latter half of 1952; during this period a number of persons who had failed to report a social security account number on their income-tax returns were requested by the Bureau of Old-Age and Survivors Insurance to obtain their number and forward this information.

Two other factors affected the volume of account numbers issued in 1952—the expansion of employment opportunities in consumer and defense industries, and the receipt of applications from persons employed either by State and local governments or by nonprofit organizations who were brought into coverage in 1952 under the voluntary coverage provisions of the 1950 amendments.

Fewer accounts were established in

Table 1.—Number of applicants for account numbers and the cumulative number as of the end of each period, by sex and by year, 1940-52

[In thousands]

Period	Total		Male		Female	
	Total during period	Cumulative total as of end of period	Total during period	Cumulative total as of end of period	Total during period	Cumulative total as of end of period
1940.....	5,227	54,225	3,080	37,342	2,147	16,883
1941.....	6,678	60,903	3,702	41,044	2,976	19,859
1942.....	7,638	68,541	3,548	44,592	4,090	23,949
1943.....	7,426	75,967	2,904	47,496	4,522	28,471
1944.....	4,537	80,504	1,828	49,324	2,709	31,180
1945.....	3,321	83,825	1,504	50,828	1,817	32,997
1946.....	3,022	86,847	1,432	52,260	1,590	34,587
1947.....	2,728	89,575	1,299	53,559	1,429	36,016
1948.....	2,720	92,295	1,305	54,864	1,415	37,431
1949.....	2,340	94,635	1,113	55,977	1,226	38,657
1950.....	2,891	97,526	1,405	57,382	1,485	40,142
1951.....	4,927	102,453	2,420	59,802	2,507	42,649
1952.....	4,363	106,816	2,292	62,094	2,071	44,720

Table 2.—Distribution of applicants for account numbers, by race, age group, and sex, and by year, 1940-52

Year	Total			Negro			Under age 20			Aged 20 and over <sup>1</sup>		
	Total	Male	Female	Total	Male	Female	Total	Male	Female	Total	Male	Female
1940.....	5,226,688	3,080,032	2,146,656	630,337	413,984	216,353	2,137,542	1,264,299	873,243	3,089,146	1,815,733	1,273,413
1941.....	6,677,584	3,701,467	2,976,117	786,668	508,979	277,689	3,174,241	1,885,858	1,288,383	3,503,343	1,815,609	1,687,734
1942.....	7,637,416	3,547,376	4,090,040	905,238	457,145	448,093	3,720,663	2,013,325	1,707,338	3,916,753	1,834,051	2,382,702
1943.....	7,415,294	2,901,273	4,514,021	1,058,178	355,341	702,837	3,649,172	1,835,909	1,813,263	3,766,122	1,965,334	2,700,788
1944.....	4,528,578	1,826,179	2,702,399	738,739	253,197	485,542	2,444,905	1,213,002	1,231,903	2,063,583	613,177	1,470,406
1945.....	3,321,384	1,505,859	1,815,545	504,321	185,313	309,008	1,851,854	922,562	929,292	1,469,580	583,277	886,303
1946.....	3,022,057	1,431,760	1,590,297	388,489	185,709	202,780	1,600,260	746,796	853,464	1,421,797	684,964	736,833
1947.....	2,727,810	1,299,092	1,428,718	314,788	154,975	159,813	1,620,237	801,092	819,145	1,107,573	498,000	609,573
1948.....	2,719,642	1,304,625	1,415,017	309,790	150,628	159,162	1,770,613	912,189	858,424	949,029	392,436	556,593
1949.....	2,339,502	1,113,006	1,226,496	259,620	125,342	134,278	1,518,152	773,289	744,863	821,350	339,717	481,633
1950.....	2,890,570	1,405,349	1,485,221	319,272	157,739	161,533	1,885,658	1,001,757	883,901	1,004,912	408,592	601,320
1951.....	4,927,120	2,420,488	2,506,632	708,533	282,037	426,496	2,537,114	1,373,921	1,163,193	2,390,006	1,046,567	1,343,439
1952.....	4,363,351	2,292,309	2,071,042	428,887	199,114	229,773	2,297,742	1,208,883	1,088,859	2,065,009	1,083,426	982,183

<sup>1</sup> Includes a small number of applicants whose ages were not reported.



1952 than in 1951 for both men and women, but the decrease was much more moderate for men. The 2.3 million account numbers issued to men represented a decrease of 5.2 percent, compared with a corresponding decline of 17 percent for women. While in every quarter of 1952 the number of applications received from women was smaller than in the corresponding quarter of 1951, this was not the situation for men. The 800,000 accounts established for men in January-March 1952—the first quarter reflecting the heavy registration of the self-employed—was one-third larger than in the same quarter a year earlier. In 1952, for the first time since 1941, men formed a majority of all applicants.

The 2.3 million account numbers issued to persons under age 20 represented a drop of 9.4 percent from the

1951 figure (table 3). Applicants in these ages in 1952 were by and large new entrants into the labor market, while in 1951 they included many persons already working in employments newly covered by the amendments. Although there was a decrease in the absolute number of accounts established for persons in this age group, the proportion they formed of all applicants increased to 53 percent in 1952, as against 51 percent in the preceding year (table 5).

The number of applicants in all the age groups between 20 and 49 was smaller in 1952 than in 1951, but it was larger by 9.1 percent for those aged 50 and over. The increase in the older age group was entirely attributable to the substantial gain registered by men—49 percent; applications filed by women dropped 26 percent. Most

Table 5.—Percentage distribution of applicants for account numbers, by age, 1952 and 1951

Age group	Total		Male		Female	
	1952	1951	1952	1951	1952	1951
Total.....	100.0	100.0	100.0	100.0	100.0	100.0
Under 20.....	52.7	51.5	52.8	56.8	52.6	46.4
20-29.....	37.1	40.6	34.0	35.0	40.6	46.1
30-39.....	10.4	12.5	9.2	12.2	11.7	12.8
40-49.....	7.0	9.2	5.1	7.5	9.0	10.9
50-59.....	9.7	10.2	8.2	7.8	11.3	12.6
60 and over.....	10.1	8.6	11.4	7.5	8.6	9.8
60-64.....	10.2	7.8	13.3	8.2	6.8	7.5
65-69.....	4.4	3.6	5.5	3.5	3.2	3.6
70 and over.....	3.0	2.6	3.9	2.6	2.0	2.3
	2.8	1.8	3.9	2.1	1.6	1.5

middle-aged and older applicants no doubt had been regularly self-employed and therefore had not needed an account number until the 1950 amendments brought them into coverage.

This same reason apparently explains also the comparatively large volume of accounts established for persons aged 60 and over. The 446,000 applications received from persons in this age group represented a 16-percent increase from the number in 1951; they formed 10 percent of all applications, the highest proportion on record. As might be expected, this increase was entirely due to the elderly men, who accounted for 68 percent of all applicants in this age group in 1952 as against 51 percent in 1951.

Both the absolute and relative numbers of accounts established for Negroes dropped sharply from the unusually large number in 1951, when many Negroes engaged in newly covered domestic employment applied for account numbers. The 429,000 applications received from Negroes (table 4) represented a drop of 39 percent from the 1951 total. Negroes formed only 9.8 percent of all applicants, the smallest proportion on record.

## Social Security Employment Taxes

Statistics on taxes under the Federal Insurance Contributions Act, showing the internal revenue districts in which the contributions were col-

Table 3.—Distribution of applicants for account numbers, by sex and age, 1952 and 1951

Age group	Total			Male			Female		
	1952	1951	Percentage change	1952	1951	Percentage change	1952	1951	Percentage change
Total.....	4,362,055	4,923,429	-11.4	2,291,403	2,418,052	-5.2	2,070,652	2,505,377	-17.4
Under 20.....	2,297,742	2,537,114	-9.4	1,208,883	1,373,921	-12.0	1,088,859	1,163,193	-6.4
20-24.....	306,332	391,562	-21.8	141,413	181,404	-22.0	164,919	210,158	-21.5
25-29.....	146,569	225,588	-35.0	70,147	113,918	-38.4	76,422	111,670	-31.6
30-34.....	138,492	207,970	-33.4	57,470	90,022	-36.2	81,022	117,948	-31.3
35-39.....	164,900	246,569	-33.1	59,853	91,681	-34.7	105,047	154,888	-32.2
40-44.....	202,520	258,905	-21.8	82,011	94,822	-13.5	120,509	164,083	-26.6
45-49.....	221,179	244,821	-9.7	106,868	94,294	+13.3	114,311	150,527	-24.1
50-54.....	221,222	220,919	+0.1	123,876	90,080	+37.5	97,346	130,839	-25.6
55-59.....	217,252	204,848	+6.1	136,298	90,241	+51.0	80,954	114,607	-29.4
60 and over.....	445,847	385,133	+15.8	304,584	197,669	+54.1	141,263	187,464	-24.6
60-64.....	192,853	175,248	+10.0	126,018	84,289	+49.5	66,835	90,959	-26.5
65-69.....	131,242	121,180	+8.3	89,969	62,366	+44.3	41,273	58,814	-29.8
70 and over.....	121,752	88,705	+37.3	88,597	51,014	+73.7	33,155	37,691	-12.0

<sup>1</sup> Excludes 1,296 applicants in 1952 (906 men and 390 women) and 3,091 applicants in 1951 (2,436 men and 1,255 women) whose ages were not reported.

Table 4.—Distribution of applicants for account numbers, by sex, race, and age group, 1952

Age group	Total			Male			Female		
	Total	White <sup>1</sup>	Negro	Total	White <sup>1</sup>	Negro	Total	White <sup>1</sup>	Negro
Total.....	4,363,351	3,934,464	428,887	2,292,309	2,093,195	199,114	2,071,042	1,841,269	229,773
Under 15.....	250,424	224,139	26,285	170,510	149,586	20,924	79,914	74,553	5,361
15-19.....	2,047,318	1,828,992	218,326	1,038,373	919,637	118,736	1,008,945	909,355	99,590
20-29.....	756,293	637,083	119,210	328,883	298,662	30,221	427,410	343,421	83,989
30-39.....	862,173	810,829	51,344	449,053	432,445	16,608	413,120	378,384	34,736
40-49.....	192,853	186,730	6,123	126,018	123,057	2,961	66,835	63,673	3,162
50-59.....	131,242	126,952	4,290	89,969	87,581	2,388	41,273	39,371	1,902
60 and over.....	121,752	118,671	3,081	88,597	86,460	2,137	33,155	32,211	944
Unknown.....	1,296	1,068	228	906	767	139	390	301	89

<sup>1</sup> Represents all races other than Negro.

lected, were formerly compiled by the Treasury Department and were carried quarterly in the BULLETIN. After 1950, however, the Bureau of Internal Revenue discontinued its procedure of accounting separately for social security and income taxes withheld. Since the amounts for the two taxes are now combined in one total, statistics on the social security taxes are no longer available from this source.

Because of the continuing interest in information on the amount of social security taxes paid in each internal revenue district, the Bureau of Old-Age and Survivors Insurance made plans to continue the series on social security tax collections as a byproduct of its regular wage and income record-keeping operations. The table shows for the first time data derived on this basis, for the fiscal year ended June 30, 1952; similar data will be published semiannually in the future.

From the record of employees' earnings and self-employment income that the Bureau maintains, it can determine the amount of social security taxes collected by applying the prevailing tax rate to total taxable earnings reported, after such earnings are tabulated according to internal revenue district.

Tabulations of taxable wages and self-employment income were prepared for periods most nearly comparable to the accounting cut-off periods in the Treasury Department series. Because of the differences in sources and in methods of deriving the data, the Bureau tabulations do not always include wage reports in the period in which they would have appeared in the former Treasury Department series. In general, however, the differences between the series are not believed to be significant, especially for periods of a year or longer.

As in the Treasury Department series, the amounts shown in the table represent taxes paid during the specified period in the various internal revenue districts, rather than taxes due on earnings during the period. In addition, some of the amounts involved may have been earned in one State and the taxes reported to a collector in a different State.

The estimates shown for the fiscal

# **Social security employment taxes by internal revenue collection district, fiscal year 1951-52<sup>1</sup>**

(In millions)

Internal revenue collection district in—	Contributions during fiscal year 1951-52 for wage and salary employment <sup>2</sup>	Tax on self-employment income on forms processed through June 30, 1952 <sup>3</sup>
Total .....	\$3,441.4	\$148.6
Alabama .....	30.1	1.7
Arizona .....	9.3	.7
Arkansas .....	12.4	1.2
California .....	275.6	9.3
Colorado .....	25.5	1.7
Connecticut .....	68.0	2.5
Delaware .....	23.4	.4
District of Columbia .....	25.5	.4
Florida .....	39.1	2.5
Georgia .....	45.0	2.0
Idaho .....	7.9	.7
Illinois .....	290.7	10.9
Indiana .....	67.3	4.0
Iowa .....	32.0	3.7
Kansas .....	21.5	1.9
Kentucky .....	27.6	2.0
Louisiana .....	29.8	1.7
Maine .....	12.7	.9
Maryland .....	44.3	1.9
Massachusetts .....	123.2	3.9
Michigan .....	219.8	7.1
Minnesota .....	53.4	3.4
Mississippi .....	11.7	.9
Missouri .....	89.2	4.4
Montana .....	6.6	.7
Nebraska .....	20.1	1.7
Nevada .....	3.6	.2
New Hampshire .....	9.9	.6
New Jersey .....	113.3	6.5
New Mexico .....	7.1	.5
New York .....	632.0	15.7
North Carolina .....	46.9	2.4
North Dakota .....	3.9	.5
Ohio .....	228.1	9.5
Oklahoma .....	32.0	2.0
Oregon .....	20.0	2.6
Pennsylvania .....	297.1	11.2
Rhode Island .....	10.9	.9
South Carolina .....	21.1	1.0
South Dakota .....	4.5	.7
Tennessee .....	35.8	2.0
Texas .....	115.5	7.3
Utah .....	10.2	.6
Vermont .....	5.2	.3
Virginia .....	42.6	2.2
Washington .....	49.6	2.9
West Virginia .....	27.0	1.3
Wisconsin .....	71.8	4.2
Wyoming .....	3.4	.3
Alaska .....	2.7	.1
Hawaii .....	9.2	.5
Puerto Rico .....	5.5	.2
Virgin Islands .....	.1	( <sup>4</sup> )

<sup>1</sup> Amounts shown are not equal to deposits into the old-age and survivors insurance trust fund during the specified period but are estimates based on earnings reports processed in the Bureau of Old-Age and Survivors Insurance during specified accounting periods. State totals represent collections made in internal revenue districts in the respective States and do not necessarily comprise contributions with respect to employment within the State in which the internal revenue districts are located; amounts shown may not add to totals due to independent rounding of components and totals.

<sup>2</sup> Excludes contributions based on employment in State and local governments since these payments are not considered to be taxes. Amounts are based on the contribution rate of 1½ percent each for the employee and employer.

<sup>3</sup> Represents taxes paid on self-employment annual income up to \$3,600, at the rate of 2½ percent.

<sup>4</sup> Less than \$50,000.

year 1951-52 are based on employer reports and self-employment income schedules processed in the Bureau's Division of Accounting Operations. In order to obtain the estimated amount of taxes from these wage and income reports, the reports are separated into the different tax-rate periods and the appropriate rates applied to yield the combined employee-employer or self-employment tax amount for each district. Contributions for covered employment in State and local governments are excluded from the table, although they may be included in future reports. These contributions, which are based on voluntary agreements entered into by the State and local governments with the Federal Government, are not considered taxes under the law.

The total tax amount for internal revenue districts in all States differs from the total Federal insurance contributions shown monthly in the BULLETIN tables (Current Operating Statistics section) that present data on the old-age and survivors insurance trust fund. The State table includes estimates of the amount of contributions that, because of the time lag, may not yet have been deposited in the trust fund. An additional reason for the difference is that the trust fund data include deposits made by State and local governments.

## **Employers, Workers, and Wages, Third Quarter, 1952**

An estimated 46.5 million workers earned taxable wages in employment covered by old-age and survivors insurance in July-September 1952, and the total number of workers in covered employment in the same 3 months is estimated at 47.5 million. Both estimates exclude self-employed persons covered under the program. The number of workers with taxable wages was 2.2 percent higher than the number in the third quarter of 1951 and 1.1 percent greater than that in April-June 1952; the total number in covered employment was 2.2 percent greater than the totals in both earlier periods.



**Estimated number of employers<sup>1</sup> and workers and estimated amount of wages in employment covered under old-age and survivors insurance, for specified periods, 1940-52<sup>2</sup>**

[Corrected to May 20, 1953]

Year and quarter	Employers reporting wages <sup>3</sup> (in thousands)	Workers with taxable wages during period <sup>4</sup> (in thousands)	Taxable wages <sup>5</sup>		All workers in covered employment during period <sup>6</sup> (in thousands)	Total payrolls in covered employment <sup>4</sup>	
			Total (in millions)	Average per worker		Total (in millions)	Average per worker
1940	2,500	35,393	\$32,974	\$932	35,393	\$35,668	\$1,008
1941	2,646	40,976	41,848	1,021	40,976	45,463	1,110
1942	2,655	46,363	52,939	1,142	46,363	58,219	1,256
1943	2,394	47,656	62,423	1,310	47,656	69,653	1,462
1944	2,469	46,296	64,426	1,392	46,296	73,349	1,584
1945	2,614	46,392	62,945	1,347	46,392	71,560	1,543
1946	3,017	48,845	69,088	1,414	48,845	79,260	1,623
1947	3,246	48,908	78,372	1,602	48,908	92,449	1,890
1948	3,298	49,018	84,122	1,716	49,018	102,255	2,086
1949	3,316	46,796	81,806	1,748	46,796	99,989	2,137
1950 <sup>6</sup>	3,340	48,100	87,498	1,819	48,100	109,804	2,283
1951 <sup>6</sup>	4,220	54,500	110,948	2,036	54,500	133,800	2,455
1946							
January-March	2,287	36,038	16,840	467	36,038	17,397	483
April-June	2,416	38,055	17,845	469	38,153	19,079	500
July-September	2,478	39,670	17,709	446	40,228	20,222	503
October-December	2,513	37,945	16,694	440	39,930	22,562	565
1947							
January-March	2,509	38,765	20,805	537	38,765	21,497	555
April-June	2,587	39,801	20,655	519	40,175	22,245	554
July-September	2,617	40,255	19,555	486	41,155	23,035	560
October-December	2,609	37,448	17,357	463	40,748	25,672	630
1948							
January-March	2,588	39,560	23,080	583	39,560	23,923	605
April-June	2,690	40,245	22,708	564	40,524	24,608	609
July-September	2,699	40,585	21,150	521	41,675	25,700	617
October-December	2,661	36,790	17,184	467	41,540	27,964	673
1949							
January-March	2,639	38,162	23,376	613	38,162	24,254	636
April-June	2,693	38,891	22,671	585	38,864	24,570	632
July-September	2,697	38,333	20,160	526	39,601	24,971	631
October-December	2,692	34,529	15,701	455	39,477	26,194	664
1950							
January-March <sup>6</sup>	2,671	37,400	23,490	628	37,400	24,316	650
April-June <sup>6</sup>	2,766	39,200	24,032	614	39,500	26,210	664
July-September <sup>6</sup>	2,788	40,400	22,382	554	41,800	28,165	674
October-December <sup>6</sup>	2,741	36,200	17,574	485	41,700	31,113	746
1951							
January-March <sup>6</sup>	3,552	43,600	30,175	692	43,600	30,900	709
April-June <sup>6</sup>	3,630	45,200	30,515	675	45,500	32,900	723
July-September <sup>6</sup>	3,609	45,500	27,658	608	46,500	34,000	731
October-December <sup>6</sup>	3,620	41,800	22,600	541	46,500	36,000	774
1952							
January-March <sup>6</sup>	3,580	45,000	33,200	738	45,000	34,000	756
April-June <sup>6</sup>	3,650	46,000	32,500	707	46,500	35,000	753
July-September <sup>6</sup>	3,680	46,500	29,000	624	47,500	36,000	758

<sup>1</sup> Number corresponds to number of employer returns. A return may relate to more than 1 establishment if employer operates several separate establishments but reports for concern as a whole.

<sup>2</sup> Data exclude joint coverage under the railroad retirement and old-age and survivors insurance programs.

<sup>3</sup> For quarterly and annual data for 1937-39 see the *Bulletin*, February 1947, p. 31. Quarterly data for other years were in the August 1947, February 1948, and January 1953 issues.

<sup>4</sup> For a description of the series and quarterly data for 1940 see the *Bulletin*, August 1947, p. 30. Quarterly data for other years were in the February 1948 and January 1953 issues.

<sup>5</sup> Preliminary.

<sup>6</sup> Preliminary; includes data for new coverage under the 1950 amendments, except for newly covered self-employed persons and their earnings. In 1951 an estimated 58 million persons, including the self-employed, had taxable earnings of \$120.1 billion, or \$2,071 per person with taxable earnings.

The estimates of total and average taxable wages reflect the usual seasonal decline. Total taxable wages amounted to \$29.0 billion—10.8 percent less than the total in the preced-

ing quarter and 4.9 percent higher than that in July-September 1951. The average amount earned per worker was \$624. This amount represented a drop of 11.7 percent from

the average in April-June 1952 and an increase of 2.6 percent from that in the third quarter of 1951.

The seasonal decline in average taxable wages was sharper than that in 1951, because the steel strike reduced the level of average hourly earnings, average weekly hours, and average weekly earnings in manufacturing industries in July 1952. This factor also held to only 0.7 percent the increase in the average wage (estimated at \$758) per worker in covered employment from the April-June 1952 average, in contrast to the 1.1 percent increase from the second to the third quarter of 1951.

An estimated 3.6 million employers reported payment of taxable wages in the third quarter of 1952. This number represented an increase of 0.6 percent from the total in the corresponding quarter of 1951, but it was 0.5 percent less than that in April-June 1952.

## Recent Publications\*

### Social Security Administration

CHILDREN'S BUREAU. *The Crippled Children's Program—Who Are the Children Served?* Prepared by Jerry Solon and Lillian R. Freedman. (Statistical Series, No. 11.) Washington: U. S. Govt. Print. Off., 1953. 17 pp.

Statistical data based on reports from 53 State agencies administering the crippled children's program. Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C.

CHILDREN'S BUREAU. *A Research Program for the Children's Bureau.* Prepared by Helen Witmer. Washington: U. S. Govt. Print. Off., 1953. 44 pp. Processed.

The Bureau's research program in the past and proposals for the future, indicating the focus, scope, and topics of study. Limited free distribution; apply to the Children's Bureau, Social

\* Prepared in the Library of the Department of Health, Education, and Welfare. Orders for items listed should be directed to publishers and booksellers; Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.



Security Administration, Washington, 25, D. C.

FALK, I. S., and BREWSTER, AGNES W. *Hospitalization and Insurance Among Aged Persons: A Study Based on a Census Survey in March 1952*. Washington: Office of the Commissioner, Division of Research and Statistics, April 1953. 82 pp. and 97 tables. Processed.

Reports on a survey made to determine, for persons aged 65 and over, the prevalence of hospitalization insurance, the utilization of hospitals, and the methods and resources used to meet hospital bills. Limited free distribution; apply to the Division of Research and Statistics, Social Security Administration, Washington 25, D. C.

SHUDE, LOUIS O. *Present Values of OASI Benefits in Current Payment Status, 1940-52*. (Actuarial Study No. 35.) Washington: Social Security Administration, Office of the Commissioner, Division of the Actuary, May 1953. 15 pp. Processed. Gives an actuarial appraisal of the benefits in current-payment status for each year, 1940-52. Limited free distribution; apply to the Division of the Actuary, Social Security Administration, Washington 25, D. C.

### General

AMERICAN MANAGEMENT ASSOCIATION. *Planning for Worker Security and Stability with a Case Study in Employee Economic Education*. (Personnel Series, No. 152.) New York: The Association, 1953. 40 pp. \$1.25.

DAHL, ROBERT A., and LINDBLOM, CHARLES E. *Politics, Economics, and Welfare: Planning and Politico-Economic Systems Resolved into Basic Social Processes*. New York: Harper & Brothers, 1953. 557 pp. \$5.

A study of basic political and economic theory in which the two are closely integrated. Includes an analysis and comparison of the various types of economic systems.

HOBBS, EDWARD H. *Executive Reorganization in the National Government*. University, Miss.: University of Mississippi, Bureau of Public Administration, 1953. 104 pp.

SMITH, T. LYNN. *The Sociology of Rural Life*. (3d ed.) New York: Harper & Brothers, 1953. 680 pp. \$6.

Considers various aspects of the rural population and discusses the

rural social organization and social processes.

"Social Insurance in Iran." *Industry and Labour*, Geneva, Vol. 9, May 15, 1953, pp. 331-334. 25 cents.

U. S. DEPARTMENT OF LABOR. *The Worker's Story, 1913-1953: Labor Yearbook No. II*. Washington: U. S. Govt. Print. Off., 1953. 143 pp. 45 cents.

Includes a history of the Department of Labor.

### Retirement and Old Age

BRECKENBRIDGE, ELIZABETH L. *Effective Use of Older Workers*. New York: Wilcox and Follett Co., 1953. 224 pp. \$3.50.

A study based on a national survey sponsored by the University of Chicago's Committee on Human Development.

CHAMBER OF COMMERCE OF THE UNITED STATES OF AMERICA. *A Sound Approach to Federal Old Age Benefits*. National Social Security Conference ... Proceedings, March 27, 1953. Washington: The Chamber, 1953. 35 pp. Processed.

Includes Guideposts to Corrective Action, by A. D. Marshall; Why Universal Coverage? by Frank B. Cliffe; The Proper Federal Function in Security for the Aged, by Henry D. Allen; and Why Pay-As-You-Go? by Charles A. Siegfried.

*Criteria for Retirement: A Report of a National Conference on Retirement of Older Workers*. Geneva Mathiasen, editor. New York: G. P. Putnam's Sons, 1953. 233 pp. \$3.50.

Considers the social, employment, and income needs of older persons as well as the pros and cons of compulsory retirement.

DONAHUE, WILMA. "Trend in Gerontology." *Personnel and Guidance Journal*, Washington, Vol. 31, May 1953, pp. 505-508. 75 cents.

Discusses older persons' need for continuing employment, good family relationships, physical and mental health, and preretirement counseling.

FOX, HARLAND. "The Aging and Their Employment." *State Government*, Chicago, Vol. 26, June 1953, pp. 154-156 ff. 50 cents.

Suggests State and local community cooperation to provide increased employment opportunities for older men and women.

GREAT BRITAIN. MINISTRY OF LABOR AND NATIONAL SERVICE. *Employment of Older Men and Women:*

*The Economic and Social Effects of the Increasing Proportion of Older People in the Population*. London: The Ministry, 1952. 10 pp.

PRESTON, GEORGE H. *Should I Retire?* New York: Rinehart & Co., Inc., 1952. 181 pp. \$2.50.

A psychiatrist considers the psychological and financial aspects of retirement.

ROWE, EVAN K., and PAINE, THOMAS H. "Pension Plans Under Collective Bargaining Agreements: Part II—Compulsory Retirement." *Monthly Labor Review*, Washington, Vol. 76, May 1953, pp. 484-489. 55 cents.

"Uniform Supplementary Pension Scheme in the Iron and Steel Industry of the Federal Republic of Germany." *Industry and Labour*, Geneva, Vol. 9, May 15, 1953, pp. 328-331. 25 cents.

U. S. BOARD OF TRUSTEES OF THE FEDERAL OLD-AGE AND SURVIVORS INSURANCE TRUST FUND. *Federal Old-Age and Survivors Insurance Trust Fund. Thirteenth Annual Report*. (S. Doc. 48, 83d Cong., 1st sess.) Washington: U. S. Govt. Print. Off., 1953. 38 pp.

Describes the operations of the trust fund during the fiscal year ended June 30, 1952; gives estimates of income and expenditures for the next 5 years, as well as a report on the long-range actuarial status of the fund; and discusses the effect of the 1950 and 1952 amendments on the operations of the trust fund.

### Public Welfare and Relief

HANFORD, JEANETTE. "The Place of the Family Agency in Marital Counseling." *Social Casework*, New York, Vol. 34, June 1953, pp. 247-253. 50 cents.

KOGAN, LEONARD S.; HUNT, J. McVICKER; and BARTELME, PHYLLIS F. *A Follow-up Study of Social Casework*. New York: Family Service Association of America, 1953. 115 pp. \$2.50.

Reports follow-up interviews with families who had received casework service from the Community Service Society 5 years earlier.

NAGEL, WILLIAM G. "Some New Areas for Casework Activity in a Correctional Institution for Young Men." *Journal of Social Work Process*, Philadelphia, Vol. 4, May 1953, pp. 29-45. \$1.

Describes the casework service developed over the past 3 years in a New Jersey reformatory.

POSNER, WILLIAM. "Case Work Process in a Private Residence Program for Older Persons." *Journal of Social Work Process*, Philadelphia, Vol. 4, May 1953, pp. 9-28. \$1.

PRICE, MORRIS H. "Overlapping Areas in Family and Child-Placement Services." *Social Casework*, New York, Vol. 34, June 1953, pp. 258-264. 50 cents.

*Techniques of Student and Staff Supervision.* (Reprinted from *Social Casework*.) New York: Family Service Association of America, 1953. 80 pp. \$1.

Includes Basic Principles of Supervision, by Lucille N. Austin; The Administrative Process in Casework Supervision, by Sidney J. Berkowitz; One Aspect of Casework Training through Supervision, by Yonata Feldman, Hyman Spotnitz, and Leo Nagelberg; Educational Components of Supervision in a Family Agency, by Norma D. Levine; and The Family Consultant in Relation to the Social Work Student, by Lydia Glover Nolan.

### Maternal and Child Welfare

BENDER, LAURETTA. *Child Psychiatric Techniques: Diagnostic and Therapeutic Approach to Normal and Abnormal Development Through Patterned, Expressive and Group Behavior.* Springfield, Ill.: Charles C. Thomas, publisher, 1952. 360 pp. \$8.50.

Papers dealing with the care, treatment, and observation of children with problems in the children's ward of the psychiatric division of Bellevue Hospital. Includes a bibliography.

BRENNAN, JAMES J. *The Prevention and Control of Juvenile Delinquency by Police Departments: A Critical Survey of Programs in Urban Police Departments.* New York: New York City Police Department, Juvenile Aid Bureau, Aug. 1952. 43 pp. Processed.

ELIOT, MARTHA M. "A New Start on an Old Problem." *Federal Probation*, Washington, Vol. 17, Mar. 1953, pp. 20-22.

The chief of the Children's Bureau discusses the problem of juvenile delinquency.

GAULT, ROBERT H. "Highlights of 40

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# Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940-53

[In thousands; data corrected to July 7, 1953]

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs				
		Monthly retirement and disability benefits <sup>1</sup>				Survivor benefits				Temporary disability benefits <sup>2</sup>		State laws <sup>10</sup>	Veterans' legis-lation <sup>11</sup>	Rail-road Unem-ploy-ment Insur-ance Act <sup>12</sup>		
		Social Security Act	Rail-road Retirement Act	Civil Service Commission <sup>3</sup>	Veterans Ad-minis-tration <sup>4</sup>	Monthly				Lump-sum <sup>7</sup>						
						Social Security Act <sup>4</sup>	Rail-road Retirement Act <sup>5</sup>	Civil Service Commission <sup>3</sup>	Veterans Ad-minis-tration <sup>4</sup>	Social Security Act	Other <sup>6</sup>					
Number of beneficiaries																
1952																
May		3,104.8	343.2	174.8	2,412.2	1,469.8	149.6	39.1	1,040.4	37.7	12.2	30.2	23.8	918.4	0.8	25.6
June		3,109.5	348.9	175.6	2,418.0	1,484.3	150.6	39.8	1,042.0	35.9	11.6	32.4	24.7	918.1	.9	31.6
July		3,120.3	352.7	176.5	2,424.4	1,488.2	150.9	40.6	1,044.2	28.4	12.1	32.6	26.9	870.9	.9	68.6
August		3,184.5	354.7	178.3	2,429.3	1,495.4	151.1	41.3	1,047.2	31.9	11.2	30.7	33.1	979.9	.2	72.8
September		3,275.4	353.1	179.3	2,435.5	1,511.9	150.5	42.3	1,050.4	32.7	10.9	30.4	36.9	930.8	.9	37.9
October		3,345.9	354.5	179.6	2,446.8	1,534.4	152.2	43.8	1,057.0	39.7	11.7	30.4	36.9	930.0	.1	29.5
November		3,393.2	357.3	182.8	2,453.2	1,549.2	151.8	42.8	1,060.1	32.4	10.3	29.7	33.9	935.9	10.2	30.6
December		3,455.8	358.0	181.9	2,460.5	1,569.8	152.9	43.6	1,063.4	40.9	10.1	31.7	39.7	972.5	19.0	41.9
1953																
January		3,518.1	359.7	183.7	2,466.2	1,590.3	153.0	45.7	1,071.4	41.4	11.6	31.4	40.2	952.5	31.0	59.7
February		3,597.8	361.3	184.6	2,470.2	1,606.4	153.8	46.6	1,074.7	37.0	11.1	32.0	34.3	956.3	39.4	60.0
March		3,680.7	362.0	185.7	2,476.1	1,624.4	154.8	47.5	1,077.6	44.3	13.5	36.7	33.9	929.9	41.8	57.4
April		3,754.0	365.4	186.5	2,486.5	1,647.1	155.6	48.4	1,083.2	47.7	14.7	34.4	31.3	840.4	36.7	45.3
May		3,822.7	368.1	187.5	2,496.5	1,664.0	156.3	49.4	1,086.4	47.0	12.9	33.2	27.3	772.1	31.3	27.5
Amount of benefits <sup>14</sup>																
1940	\$1,188,702	\$21,074	\$114,166	\$62,019	\$317,851	\$7,784	\$1,448		\$105,696	\$11,736	\$12,267			\$518,700		\$15,961
1941	1,085,488	55,141	119,912	64,933	320,561	25,454	1,559		111,799	13,328	13,943			344,321		14,537
1942	1,130,721	80,305	122,806	68,115	325,265	41,702	1,603		111,193	15,038	14,342			344,064		6,268
1943	921,465	97,257	125,795	72,961	331,350	57,763	1,704		116,133	17,830	17,255	\$2,857		79,643		917
1944	1,118,798	129,707	137,140	83,874	456,279	76,942	1,765		144,302	22,146	19,238	5,035		445,866	\$4,215	582
1945	2,065,566	157,391	177,053	106,876	697,830	104,231	1,772		254,238	26,135	23,431	4,669		445,866	126,630	2,359
1946	5,149,761	230,285	149,188	94,585	1,268,984	130,139	1,817		333,640	27,267	30,610	4,761		1,094,850	1,743,718	39,917
1947	4,700,827	299,830	177,053	106,876	1,676,029	153,109	19,283	\$918	382,515	29,517	33,115	26,024	\$11,368	776,165	970,642	39,401
1948	4,510,041	366,887	208,642	132,852	1,711,182	176,736	36,011		413,912	32,315	32,140	35,572	30,843	703,265	610,167	28,599
1949	5,694,080	454,483	240,893	158,973	1,692,215	201,369	39,257	4,317	477,406	33,158	31,771	59,066	30,103	1,737,279	430,194	103,506
1950	5,357,432	718,473	254,240	175,787	1,732,208	299,672	43,884	8,409	491,579	32,740	33,578	70,880	28,069	1,373,426	34,653	59,804
1951	5,641,957	1,361,046	268,733	191,529	1,647,938	523,485	49,527	14,014	519,398	57,337	33,356	81,435	28,297	840,411	2,234	20,217
1952	6,475,551	1,613,364	361,200	225,120	1,722,225	615,605	74,085	19,986	672,983	63,298	37,251	92,146	34,689	998,267	3,539	41,793
1953																
May	500,390	115,582	28,102	17,662	138,250	45,647	5,669	1,525	45,708	5,122	3,118	3,182	2,204	86,958	33	1,028
June	497,420	115,666	28,478	17,723	136,055	46,073	5,727	1,550	46,985	4,898	3,048	3,291	2,218	83,511	29	2,168
July	520,521	116,124	28,698	17,922	147,536	46,173	5,747	1,591	48,267	3,893	3,606	3,531	2,667	88,612	26	6,128
August	536,935	119,613	28,807	18,215	148,319	46,401	5,765	1,627	49,929	4,703	2,814	3,160	4,316	95,389	14	7,863
September	531,725	141,202	28,600	20,859	149,479	52,522	5,765	1,928	49,106	4,915	3,441	3,311	4,746	62,094	9	3,448
October	535,078	144,904	28,684	21,064	151,778	53,391	5,837	1,971	52,262	6,185	3,305	3,461	4,938	54,227	6	3,045
November	524,610	147,316	28,954	21,068	149,984	53,918	6,217	1,988	47,924	5,219	3,023	2,962	4,429	47,730	985	2,893
December	560,995	150,481	28,961	21,264	151,156	54,698	6,277	2,048	52,163	6,737	2,806	3,662	5,403	60,061	2,107	4,171
1953																
January	590,537	153,791	29,058	21,350	150,657	55,502	6,284	2,081	49,738	6,876	3,173	3,477	5,044	94,360	3,274	5,872
February	590,130	158,240	29,176	21,525	150,457	56,196	6,332	2,113	53,600	6,250	2,991	3,217	4,012	86,827	3,671	6,523
March	604,859	162,638	29,271	21,817	152,449	56,948	6,389	2,148	50,841	7,444	3,732	4,079	4,488	92,308	4,407	5,900
April	600,480	166,406	29,551	21,798	152,864	57,868	6,433	2,210	51,719	7,998	4,484	3,848	4,087	82,990	3,889	4,365
May	591,552	170,028	29,733	22,006	153,248	58,606	6,488	2,229	51,867	8,028	4,004	3,570	3,689	72,144	3,142	2,775

<sup>1</sup> Under the Social Security Act, retirement benefits—old-age, wife's, and husband's benefits, and benefits to children of old-age beneficiaries—partly estimated. Under the other 3 systems, benefits for age and disability; beginning December 1951, spouse's annuities under the Railroad Retirement Act.

<sup>2</sup> Data for civil-service retirement and disability fund; excludes noncontributory payments made under the Panama Canal Construction Annuity Act. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections.

<sup>3</sup> Pensions and compensation, and subsistence payments to disabled veterans undergoing training.

<sup>4</sup> Mother's, widow's, widower's, parent's, and child's benefits; partly estimated.

<sup>5</sup> Annuities to widows under joint and survivor elections; 12-month death-benefit annuities to widows and next of kin; and, beginning February 1947, widows, widow's current, parent's, and child's benefits.

<sup>6</sup> Payments to widows, parents, and children of deceased veterans.

<sup>7</sup> Number of decedents on whose account lump-sum payments were made.

<sup>8</sup> Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs.

<sup>9</sup> First payable in Rhode Island, April 1943; in California, December 1946; in New Jersey, January 1949; in New York, July 1950 (data not available); and under the railroad program, July 1947. Excludes hospital benefits in California;

also excludes private plans in California and New Jersey except for calendar-year totals.

<sup>10</sup> Represents average weekly number of beneficiaries.

<sup>11</sup> Represents average number of beneficiaries in a 14-day registration period.

<sup>12</sup> Beginning September 1944, under the Servicemen's Readjustment Act, readjustment allowances to unemployed and self-employed veterans of World War II. Beginning November 1952, under the Veterans' Readjustment Assistance Act, unemployment compensation benefits to veterans with military service since June 1950; data for October 1952 (first payable Oct. 15) roughly estimated—\$76,878 paid to 2,524 veterans. Number represents average weekly number of claims paid, except for number under the Servicemen's Readjustment Act, which represents average number of continued claims.

<sup>13</sup> Partly estimated.

<sup>14</sup> Payments: amounts certified, under the Social Security Act (except monthly data for monthly benefits, which represent benefits in current-payment status), the Railroad Retirement Act, and the Railroad Unemployment Insurance Act; disbursements, for Veterans Administration programs except the readjustment allowance program; checks issued, under the State unemployment insurance and temporary disability laws, the Servicemen's Readjustment Act, and the Veterans' Readjustment Assistance Act; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Adjusted on annual basis except for civil-service data, which are adjusted monthly.

Source: Based on reports of administrative agencies.



**Table 2.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1950-53**

[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions <sup>1</sup>	Federal civil-service contributions <sup>2</sup>	Taxes on carriers and their employees	State unemployment contributions <sup>3</sup>	Federal unemployment taxes <sup>4</sup>	Railroad unemployment insurance contributions <sup>5</sup>
<b>Fiscal year:</b>						
1950-51	\$3,120,404	\$684,343	\$577,509	\$1,364,590	\$233,537	\$24,681
1951-52	3,594,248	722,850	734,990	1,431,997	258,945	25,734
<b>11 months ended:</b>						
May 1951	2,839,409	660,915	438,331	1,355,266	230,226	18,645
May 1952	3,451,559	686,928	677,017	1,424,914	257,921	19,845
May 1953	3,675,553	708,349	572,753	1,361,253	274,646	19,877
<b>1952</b>						
May	485,964	31,887	89,798	251,306	15,571	352
June	142,689	35,922	57,073	7,083	1,024	5,889
July	183,710	362,539	16,470	140,718	5,257	10
August	438,539	33,358	89,162	242,286	16,772	214
September	238,153	35,447	54,349	9,312	121	6,057
October	206,991	33,978	13,898	113,675	3,216	33
November	538,335	33,548	88,471	199,364	15,147	237
December	272,815	37,834	52,909	8,571	1,389	6,033
<b>1953</b>						
January	118,136	43,098	14,173	77,047	15,680	70
February	491,734	25,407	89,381	170,926	181,750	534
March	428,978	35,297	51,761	8,367	14,024	5,837
April	233,630	34,782	12,599	150,230	1,713	39
May	524,582	33,082	89,581	240,818	19,578	813

<sup>1</sup> Represents contributions of employees and employers in employments covered by old-age and survivors insurance (beginning December 1952, adjusted for employee-tax refunds); from May 1951, includes deposits made in the trust fund by States under voluntary coverage agreements; beginning January 1951, on an estimated basis.

<sup>2</sup> Represents employee and Government contributions to the civil-service retirement and disability fund; Government contributions are made in 1 month for the entire fiscal year.

<sup>3</sup> Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 2 States, contributions from employees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies; corrected to June 23, 1953.

<sup>4</sup> Represents taxes paid by employers under the Federal Unemployment Tax Act.

<sup>5</sup> Beginning 1947, also covers temporary disability insurance.

<sup>6</sup> Includes contributions from the Federal Government.

Source: *Daily Statement of the U.S. Treasury*, unless otherwise noted.

**Table 3.—Status of the old-age and survivors insurance trust fund, by specified period, 1937-53<sup>1</sup>**

[In thousands]

Period	Receipts		Expenditures		Assets			
	Net contribution income and transfers <sup>2</sup>	Interest received	Benefit payments	Administrative expenses <sup>3</sup>	Net total of U. S. Government securities acquired <sup>4</sup>	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937- May 1953.....	\$25,537,445	\$2,353,041	\$9,227,969	\$624,755	\$17,461,230	\$288,222	\$288,420	\$18,037,861
Fiscal year:								
1950-51.....	3,124,098	287,392	1,498,688	70,447	1,677,976	200,456	212,311	14,735,567
1951-52.....	3,597,982	333,514	1,982,377	84,649	1,950,252	214,883	112,102	16,600,036
11 months ended:								
May 1951.....	2,843,103	161,446	1,341,044	63,939	1,410,909	205,918	230,527	14,492,176
May 1952.....	3,455,293	187,654	1,811,373	78,135	1,691,185	215,580	250,441	16,490,006
May 1953.....	3,675,553	214,856	2,371,847	80,737	1,188,168	288,222	288,420	18,037,861
1952								
May.....	485,964		169,355	6,413	225,000	215,580	259,441	16,490,006
June.....	142,689	145,860	171,005	6,514	259,067	214,883	112,102	16,600,036
July.....	183,710		169,529	9,700		224,617	106,849	16,604,517
August.....	438,539		162,849	6,577	101,000	259,140	240,440	16,973,631
September.....	238,153	10,871	200,911	6,795	73,818	278,465	158,614	16,914,948
October.....	206,991	14,818	213,943	6,915	70,341	266,627	131,061	16,915,896
November.....	538,335		213,268	6,638	137,000	262,682	316,436	17,234,337
December.....	272,815	163,479	219,671	9,231	305,167	280,773	200,568	17,441,719
1953								
January.....	118,136		223,164	6,893	12,000	282,618	74,802	17,329,797
February.....	491,734		229,508	7,024	31,000	281,993	299,630	17,585,000
March.....	428,978	10,871	240,099	7,186	141,018	286,227	346,972	17,777,594
April.....	253,680	14,818	248,997	6,813	179,641	308,440	137,755	17,770,232
May.....	524,532		249,938	6,965	137,183	288,222	288,420	18,037,861

<sup>1</sup> Does not reflect indirect effects of the financial interchange provisions of the Railroad Retirement Act, as amended in 1951, under which the position of the old-age and survivors insurance trust fund after June 30, 1952, is to be the same as if railroad employment had always been covered under old-age and survivors insurance; no transfer of funds has yet been made.

<sup>2</sup> For July 1940 to December 1950 equals taxes collected under the Federal Insurance Contributions Act. Beginning January 1951, amounts appropriated in accordance with sec. 201(a) of the Social Security Act as amended in 1950; from May 1951, includes deposits by States under voluntary coverage agreements. Beginning December 1952 includes adjustments for reimbursement to the general treasury of refunds of employee taxes in accordance with sec. 1401(d) of the Internal Revenue Code (see footnote 5). For 1947-51 includes amounts appropri-

ated to meet costs of benefits payable to veterans' survivors under the Social Security Act Amendments of 1946.

<sup>3</sup> Represents net expenditures for administration. Beginning November 1951, adjusted for reimbursements to trust fund of small amounts for sales of supplies and services.

<sup>4</sup> Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase.

<sup>5</sup> Includes deduction of \$33 million to adjust for estimated amount of 1951 taxes subject to refund on wages in excess of \$3,600 paid to employees who worked for more than 1 employer during the calendar year.

Source: *Daily Statement of the U.S. Treasury.*

**Table 4.—Status of the unemployment trust fund, by specified period, 1936-53**

[In thousands]

Period	Total assets at end of period	Net total of U. S. Government securities acquired <sup>1</sup>	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account <sup>2</sup>			
				Deposits	Interest credited	Withdrawals <sup>3</sup>	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period <sup>4</sup>
Cumulative, January 1936-May 1953.....	\$9,230,141	\$9,214,061	\$16,081	\$17,807,771	\$1,600,938	\$10,867,458	\$8,541,251	\$928,954	\$162,679	\$587,721	\$688,890
Fiscal year:											
1950-51.....	8,079,232	649,933	15,035	1,362,629	147,602	848,270	7,313,592	14,884	16,465	52,034	765,640
1951-52.....	8,673,936	582,885	26,855	1,438,987	167,441	1,000,278	7,919,742	15,442	17,054	48,312	754,195
11 months ended:											
May 1951.....	8,052,016	608,953	28,799	1,344,688	79,386	780,890	7,294,755	11,263	8,961	49,288	757,261
May 1952.....	8,663,592	581,949	17,446	1,428,541	90,390	915,366	7,917,157	11,908	9,243	44,728	746,435
May 1953.....	9,230,141	566,979	16,081	1,360,456	100,408	839,354	8,541,251	11,928	10,130	92,227	688,890
1952											
May.....	8,663,592	253,000	17,446	345,160	39	89,158	7,917,157	211	4	3,375	746,435
June.....	8,673,936	936	26,855	10,446	77,051	84,912	7,919,742	3,533	7,811	3,584	754,195
July.....	8,637,162	-35,000	25,080	50,331	31	84,776	7,885,328	6	3	7,234	751,834
August.....	8,849,394	214,000	23,313	328,047		103,922	8,109,453	129		12,022	739,941
September.....	8,796,972	-40,006	10,895	15,122	249	63,485	8,061,340	3,634	25	7,969	735,632
October.....	8,791,237	-7,967	13,127	39,426	7,629	45,985	8,062,410	20	770	7,595	728,827
November.....	9,004,765	211,000	15,656	262,765		42,825	8,282,350	142		6,554	722,418
December.....	9,039,207	33,980	16,118	17,587	82,106	68,955	8,313,088	3,620	8,290	8,205	726,120
1953											
January.....	8,967,626	-85,000	29,537	27,981	67	89,120	8,252,016	42	7	10,559	715,610
February.....	9,086,440	121,000	27,351	212,930		85,640	8,379,306	321		8,797	707,134
March.....	8,968,024	-85,029	23,963	17,832	423	100,540	8,297,042	3,502	43	9,697	700,982
April.....	8,973,331	-13,000	12,271	56,823	9,543	84,215	8,279,193	23	956	7,823	694,138
May.....	9,230,141	253,000	16,081	331,591	359	69,891	8,541,251	488	36	5,772	688,890

<sup>1</sup> Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

<sup>2</sup> Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

<sup>3</sup> Includes withdrawals of \$79,169,000 for disability insurance benefits.

<sup>4</sup> Beginning July 1947, includes temporary disability program.

<sup>5</sup> Includes transfers to the account from railroad unemployment insurance administration fund amounting to \$85,290,000 and transfers of \$12,338,000 out of the account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

Source: *Daily Statement of the U.S. Treasury.*

**Table 5.—Old-age and survivors insurance: Monthly benefits in current-payment status <sup>1</sup> at the end of the month by type of benefit and by month, May 1952–May 1953, and monthly benefits awarded, May 1953**

[Amounts in thousands; data corrected to June 23, 1953]

Item	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
<b>Monthly benefits in current-payment status at end of month:</b>														
<b>1952</b>														
May.....	4,574,664	\$161,229.1	2,367,710	\$99,502.9	667,450	\$15,153.5	890,935	\$23,868.5	415,790	\$14,954.3	212,379	\$7,003.1	20,400	\$746.8
June.....	4,593,801	161,739.4	2,372,308	99,591.5	668,297	15,169.6	896,820	24,008.9	421,730	15,161.8	214,030	7,053.2	20,616	754.5
July.....	4,608,494	162,296.8	2,381,641	100,002.1	670,772	15,235.4	895,775	23,955.5	425,253	15,282.2	214,335	7,063.6	20,718	757.9
August <sup>2</sup> .....	4,679,986	166,015.0	2,431,796	103,000.3	683,705	15,698.9	897,880	23,983.7	430,105	15,452.4	215,650	7,117.6	20,850	762.1
September.....	4,787,213	193,725.0	2,503,816	122,167.7	700,654	18,024.0	906,580	26,938.0	436,227	17,733.9	218,945	7,995.8	20,991	865.5
October.....	4,880,239	198,295.1	2,557,399	125,343.9	715,885	18,509.5	920,307	27,460.3	442,786	18,003.1	222,681	8,104.5	21,181	873.8
November.....	4,942,400	201,234.4	2,594,371	127,438.9	725,389	18,803.4	927,268	27,738.9	448,053	18,218.1	226,042	8,156.2	21,286	878.9
December.....	5,025,549	205,179.0	2,643,932	130,217.4	737,859	19,178.4	938,751	28,141.3	454,563	18,482.2	228,984	8,272.7	21,460	887.0
<b>1953</b>														
January.....	5,108,422	209,293.8	2,691,729	133,066.5	750,436	19,581.4	950,134	28,564.3	461,884	18,785.7	232,627	8,382.3	21,612	893.7
February.....	5,204,176	214,435.9	2,753,071	136,928.1	767,100	20,147.2	959,552	28,928.6	468,130	19,045.8	234,596	8,487.1	21,727	890.1
March.....	5,305,159	219,585.5	2,817,018	140,725.0	784,747	20,712.3	969,445	29,300.1	475,504	19,349.6	236,613	8,593.5	21,832	904.9
April.....	5,401,081	224,274.0	2,873,082	143,972.6	800,520	21,204.3	982,296	29,760.6	483,422	19,679.8	239,717	8,741.8	22,044	914.9
May.....	5,486,643	228,634.4	2,926,906	147,138.7	813,278	21,620.5	992,330	30,134.0	490,149	19,963.0	241,725	8,852.3	22,255	925.9
<b>Monthly benefits awarded in May 1953.....</b>	131,578	6,147.7	75,288	4,264.7	22,395	652.3	18,485	575.8	8,974	370.8	6,076	267.4	360	16.7

<sup>1</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

<sup>2</sup> Partly estimated.



Table 6.—*Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, May 1953*

[Corrected to June 29, 1953]

Region and State	Nonfarm place- ments	Initial claims <sup>1</sup>		Weeks of unemploy- ment covered by continued claims		Compensated unemployment					Average weekly insured unem- ployment under State programs <sup>3</sup>
		Total	Women	Total	Women	All types of unemployment <sup>2</sup>			Total unemployment		
						Weeks compen- sated	Benefits paid <sup>4</sup>	Average weekly number of benefi- ciaries	Weeks compen- sated	Average weekly payment	
Total.....	576,751	779,689	332,304	3,768,444	1,716,738	3,242,956	\$72,143,958	772,132	2,949,109	\$23.16	<sup>4</sup> 889,028
Region I:											
Connecticut.....	9,850	7,753	4,752	30,080	17,289	25,780	526,297	6,138	23,503	21.39	6,847
Maine.....	3,982	5,823	3,360	44,149	25,896	38,723	587,421	9,220	33,998	15.74	9,856
Massachusetts.....	17,792	34,521	19,286	162,601	82,676	138,204	3,151,974	32,906	122,330	24.32	37,965
New Hampshire.....	1,716	5,972	3,932	31,083	18,988	25,366	495,698	6,040	22,639	20.54	7,596
Rhode Island.....	2,058	9,058	5,460	47,925	27,109	43,018	911,820	10,242	37,730	22.53	11,170
Vermont.....	1,563	672	405	4,935	2,614	4,385	88,177	1,044	3,995	20.94	1,142
Region II:											
New Jersey.....	13,998	38,672	18,876	189,831	100,438	189,217	5,091,880	45,052	175,774	27.64	45,476
New York.....	70,426	173,967	86,700	674,830	336,100	593,550	15,067,351	141,321	538,880	26.65	163,385
Puerto Rico.....	1,560	21	0	178	6						
Virgin Islands.....	64	0	0	2	2						
Region III-IV:											
Delaware.....	1,074	973	451	3,737	1,798	3,029	56,636	721	2,879	18.93	898
Dist. of Col.....	3,896	1,630	589	11,382	4,695	10,151	184,409	2,417	10,013	18.19	2,611
Maryland.....	7,700	8,114	3,639	54,683	26,769	50,629	975,512	12,055	43,998	20.40	12,150
North Carolina.....	12,915	20,247	12,480	118,683	78,452	111,511	1,740,816	26,550	103,120	16.12	27,346
Pennsylvania.....	25,120	79,675	26,766	338,496	114,395	310,032	7,573,984	73,817	282,597	25.26	80,242
Virginia.....	8,395	15,518	8,911	43,862	24,554	26,219	452,108	6,243	24,352	17.71	11,282
West Virginia.....	2,323	7,690	1,361	63,579	10,324	59,227	1,164,831	14,102	53,883	20.37	15,311
Region V:											
Alabama.....	10,947	9,253	1,889	64,600	17,303	51,515	913,392	12,265	48,652	18.12	15,356
Florida.....	14,228	10,328	4,769	40,191	18,816	26,313	452,353	6,265	25,151	17.44	9,675
Georgia.....	15,729	10,181	4,945	60,291	36,217	46,193	751,938	10,998	42,020	16.80	13,625
Mississippi.....	7,820	7,403	2,254	41,056	10,937	30,677	562,247	7,304	27,450	19.17	9,618
South Carolina.....	6,519	6,963	3,136	44,895	19,850	41,908	755,606	9,978	30,657	18.45	10,571
Tennessee.....	15,093	10,327	4,300	90,383	44,842	74,464	1,201,480	17,730	70,350	16.37	21,575
Region VI:											
Kentucky.....	3,116	9,007	2,441	81,873	26,820	74,714	1,552,044	17,789	69,490	21.29	19,617
Michigan.....	23,948	34,865	8,422	76,622	30,041	57,672	1,473,036	13,731	55,305	26.11	20,890
Ohio.....	36,597	30,804	10,827	103,302	48,006	83,018	1,976,823	19,766	75,372	24.90	26,589
Region VII-VIII:											
Illinois.....	19,703	40,945	17,945	237,275	117,847	178,046	4,078,061	42,392	145,901	25.18	57,006
Indiana.....	10,261	14,936	4,824	49,224	21,924	40,317	880,592	9,599	35,908	22.78	11,799
Minnesota.....	11,853	4,675	1,582	59,287	19,695	53,468	918,007	12,730	49,190	17.74	12,295
Montana.....	3,504	924	211	10,888	2,930	9,229	184,832	2,197	9,229	19.97	2,197
North Dakota.....	2,547	248	56	5,435	963	4,878	115,667	1,161	4,269	24.68	963
South Dakota.....	2,024	199	83	1,825	689	1,733	34,088	413	1,594	20.15	414
Wisconsin.....	9,084	7,921	3,541	34,400	15,460	28,871	697,760	6,874	25,761	24.88	8,485
Region IX:											
Iowa.....	7,761	2,675	1,300	19,673	11,120	16,927	326,260	4,080	14,727	20.33	4,553
Kansas.....	9,162	4,487	1,226	18,063	6,195	17,364	386,049	4,134	15,880	22.98	4,427
Missouri.....	16,583	17,669	6,773	72,164	36,787	56,839	1,043,000	13,533	47,095	20.10	18,231
Nebraska.....	5,852	965	467	7,795	4,092	8,023	167,002	1,910	7,387	21.68	1,818
Region X:											
Arkansas.....	9,642	7,069	1,623	41,416	9,313	28,140	495,881	6,700	25,695	18.23	8,891
Louisiana.....	8,042	10,498	1,847	54,237	10,985	43,489	902,473	10,355	38,705	21.67	12,933
Oklahoma.....	14,680	6,580	1,575	40,704	12,624	29,649	564,691	7,059	28,101	19.43	9,510
Texas.....	49,292	11,427	3,411	71,246	26,540	56,061	962,404	13,348	53,253	17.53	16,717
Region XI:											
Colorado.....	6,857	1,167	315	8,854	2,692	8,176	171,347	1,947	7,535	21.53	2,003
New Mexico.....	4,252	1,326	316	7,683	1,534	8,014	170,530	1,908	7,569	21.68	1,820
Utah.....	3,188	1,544	461	10,186	3,792	8,401	202,094	2,000	7,505	25.05	2,354
Wyoming.....	1,230	391	78	2,255	606	2,197	53,955	523	1,857	25.57	480
Region XII:											
Arizona.....	4,302	2,919	806	13,457	5,030	9,412	196,420	2,241	8,916	21.12	3,225
California.....	35,282	75,680	37,449	404,286	214,845	356,640	7,995,644	84,914	328,297	23.15	95,982
Hawaii.....	1,150	1,625	558	15,575	7,467	13,155	251,586	3,132	10,460	21.19	( <sup>5</sup> )
Nevada.....	2,755	825	282	3,758	1,690	3,525	85,312	839	3,281	25.75	811
Region XIII:											
Alaska.....	1,129	1,134	365	13,686	3,552	15,056	481,767	3,585	14,489	32.37	( <sup>5</sup> )
Idaho.....	3,286	953	296	10,174	3,369	9,650	218,718	2,298	9,118	22.99	2,296
Oregon.....	6,599	9,418	2,245	50,645	17,230	49,885	1,111,571	11,877	46,574	22.96	11,638
Washington.....	8,302	12,062	2,718	79,001	23,911	70,296	1,719,394	16,737	67,675	24.71	17,500

<sup>1</sup> Excludes transitional claims.

<sup>2</sup> Total, part-total, and partial.

<sup>3</sup> Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

<sup>4</sup> Excludes Alaska and Hawaii.

<sup>5</sup> Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

**Table 7.—Public assistance in the United States, by month, May 1952-May 1953<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

Year and month	Total	Old-age assistance	Aid to dependent children		Aid to the blind	Aid to the permanently and totally disabled	General assistance	Total	Old-age assistance	Aid to dependent children (families)	Aid to the blind	Aid to the permanently and totally disabled	General assistance	
			Families	Recipients										
				Total 1										Children
Number of recipients														
1952														
May		2,666,474	598,236	2,069,849	1,547,261	97,571	141,830	302,000						
June		2,659,667	589,968	2,041,551	1,527,354	97,690	145,344	294,000	-0.2	(1)	+0.2	+2.8	-5.7	
July		2,650,156	578,155	2,006,321	1,501,148	97,670	148,132	307,000	-3	-1.4	+1	+2.5	-2.5	
August		2,646,077	572,100	1,990,763	1,489,988	97,905	151,457	295,000	-4	-2.0	(1)	+1.9	+4.6	
September		2,642,395	569,215	1,984,253	1,486,506	98,071	153,902	274,000	-2	-1.0	+2	+2.2	-3.9	
October		2,637,280	566,666	1,977,710	1,482,290	98,249	156,645	270,000	-1	-5	+2	+1.6	-6.9	
November		2,635,591	565,536	1,975,901	1,482,431	98,377	159,053	267,000	-2	-4	+2	+1.8	-1.3	
December		2,634,662	569,184	1,990,819	1,494,563	98,461	161,441	280,000	-1	-2	+1	+1.5	-1.3	
									(1)	+6	+1	+1.5	+4.9	
1953														
January		2,628,147	571,369	1,999,487	1,502,987	98,442	163,789	290,000	-2	+4	(1)	+1.5	+3.7	
February		2,618,880	572,449	2,007,975	1,506,087	98,408	165,463	287,000	-3	+2	(1)	+1.0	-1.2	
March		2,610,702	574,397	2,016,680	1,516,662	98,380	167,513	283,000	-4	+3	(1)	+1.2	-1.2	
April		2,604,341	572,168	2,013,559	1,515,184	98,434	170,152	275,000	-3	+3	(1)	+1.2	-1.2	
May		2,601,073	569,038	2,003,391	1,507,529	98,536	172,683	261,000	-2	-4	+1	+1.6	-2.8	
									-1	-5	+1	+1.5	-8.0	
Amount of assistance														
Percentage change from previous month														
1952														
May	\$191,436,861	\$120,390,263		\$45,505,911		\$4,875,654	\$6,565,033	\$14,100,000	-0.4	+0.2	-0.5	+0.5	+3.2	
June	190,033,682	120,200,238		44,768,604		4,883,935	6,694,905	13,480,000	-7	-2	-1.6	+2	+2.0	
July	191,365,814	120,542,626		44,175,800		4,943,745	6,842,643	14,861,000	-7	+3	-1.3	+1.2	+10.2	
August	189,514,464	120,424,755		43,620,484		4,959,394	6,973,831	13,536,000	-1.0	-1	-1.3	+3	+1.9	
September	189,680,122	121,251,437		43,522,039		4,974,710	7,074,936	12,857,000	+1	+7	-2	+3	+1.4	
October	199,688,422	127,753,941		46,116,285		5,206,477	7,323,719	13,088,000	+5.3	+5.4	+6.0	+4.7	+6.3	
November	200,239,380	128,231,874		46,209,537		5,240,897	7,681,072	12,876,000	+3	+4	+2	+7	+2.1	
December	202,383,234	128,632,515		46,720,032		5,267,441	7,814,216	13,949,000	+1.1	+3	+1.1	+5	+1.7	
1953														
January	203,802,873	129,219,048		47,084,386		5,273,447	7,960,992	14,265,000	+7	+5	+8	+1	+1.9	
February	202,070,779	127,775,412		47,107,016		5,270,904	8,024,447	13,893,000	-8	-1.1	(1)	(1)	+2.6	
March	202,248,523	127,569,396		47,295,081		5,284,214	8,138,832	13,961,000	+1	-2	+4	+3	+1.4	
April	201,205,408	127,219,765		47,170,319		5,290,213	8,228,111	13,297,000	-5	-3	-3	+1	+1.1	
May	200,015,359	126,881,401		46,982,825		5,323,030	8,379,073	12,449,000	-6	-3	-4	+6	+1.8	

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>3</sup> Decrease of less than 0.05 percent.

<sup>4</sup> Excludes Nebraska; data not available. Percentage change based on data for 52 States.

<sup>5</sup> Increase of less than 0.05 percent.

**Table 8.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, March 1953<sup>1</sup>**

State <sup>2</sup>	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance <sup>3</sup>
Alaska				( <sup>4</sup> )	\$10,167
Calif.				( <sup>4</sup> )	58,954
Conn.	\$139,104	\$49,680	\$2,114	( <sup>4</sup> )	( <sup>4</sup> )
Del.		694			( <sup>4</sup> )
D. C.	497	64		\$316	282
Hawaii	8,064	29,850	418	4,778	( <sup>4</sup> )
Ill.	1,832,021	171,271	49,858	156,786	413,365
Ind.	307,140	54,576	8,745	( <sup>4</sup> )	136,265
Iowa				( <sup>4</sup> )	162,124
Kans.	164,677	28,610	5,803	21,166	34,887
La.	57	2,055	165	973	605
Maine				( <sup>4</sup> )	41,324
Mass.	559,997	47,428		291,960	138,751
Mich.	104,508		1,078	16,859	72,198
Minn.	850,259	52,840	17,217	( <sup>4</sup> )	( <sup>4</sup> )
Mont.					144,738
Nebr.	274,822	9,543	1,890	( <sup>4</sup> )	( <sup>4</sup> )
Nev.	2,765			( <sup>4</sup> )	49,510
N. H.	69,610	17,955	2,673	840	( <sup>4</sup> )
N. J.		12,513			74,063
N. Mex.	12,108	19,268	546	5,488	501
N. Y.	1,461,533	441,531	50,962	458,866	( <sup>4</sup> )
N. C.	12,909	5,708		2,831	143,568
N. Dak.	22,418	2,832	110	2,170	20,890
Ohio.	238,082	18,687	7,745		468,320
Oreg.					142,723
R. I.	98,008	38,418	1,896	5,175	37,871
S. C.					87,287
S. Dak.					396
Utah	672	939	42	658	29
V. I.	53	17	1	5	5,278
Va.					105,964
Wis.	389,607	99,778	6,084	6,329	

<sup>1</sup> For March data excluding vendor payments for medical care, see the *Bulletin*, June 1953.

<sup>2</sup> Excludes States that made no vendor payments for medical care for March or did not report such payments. For the special types of public assistance, figures in italics represent payments made without Federal participation.

<sup>3</sup> In all States except California, Illinois, Louisiana, Massachusetts, Nevada, New Jersey, Utah, and the Virgin Islands includes payments made on behalf of recipients of the special types of public assistance.

<sup>4</sup> No program for aid to the permanently and totally disabled.

<sup>5</sup> Data not available.

**Table 9.—Average payments including vendor payments for medical care and average amount of vendor payments per assistance case, by program and State, March 1953<sup>1</sup>**

State <sup>2</sup>	Old-age assistance		Aid to dependent children (per family)		Aid to the blind		Aid to the permanently and totally disabled	
	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care
Conn.	\$74.32	\$9.00	\$126.13	\$12.00	\$85.39	\$7.00	( <sup>4</sup> )	( <sup>4</sup> )
Del.			87.93	.84				
D. C.	53.47	.18	108.72	.03			\$61.78	\$0.22
Hawaii	38.14	3.85	95.39	9.35	45.71	3.78	51.70	5.96
Ill.	56.01	16.51	121.26	7.50	60.87	12.64	72.30	34.12
Ind.	43.65	7.34	83.42	6.90	45.27	5.11	( <sup>4</sup> )	( <sup>4</sup> )
Kans.	61.83	4.49	105.33	7.16	69.39	6.50	62.94	7.04
La.	51.31	( <sup>4</sup> )	63.48	.10	47.37	.08	41.35	.07
Mass.	71.73	5.73	117.77	3.75			88.39	34.80
Mich.	51.75	1.19			59.86	.59	67.97	10.66
Minn.	59.31	14.54	108.08	6.86	72.66	14.83	( <sup>4</sup> )	( <sup>4</sup> )
Nebr.	55.37	13.92	95.79	3.78	67.45	2.65	( <sup>4</sup> )	( <sup>4</sup> )
Nev.	57.06	1.03					( <sup>4</sup> )	( <sup>4</sup> )
N. H.	55.08	10.00	125.26	13.50	59.46	9.00	63.57	10.00
N. J.			109.69	2.44				
N. Mex.	45.45	1.12	71.26	3.68	44.19	1.30	39.61	2.83
N. Y.	68.41	12.95	125.49	9.21	76.22	11.73	76.06	14.29
N. C.	29.86	.25	56.98	.33			35.52	.42
N. Dak.	57.49	2.57	107.84	1.81	52.79	.96	63.87	2.87
Ohio.	53.62	2.15	83.27	1.45	53.75	2.13		
R. I.	57.88	10.64	114.61	12.00	69.93	10.00	68.70	11.55
Utah	57.72	.07	113.20	.53	63.12	.80	62.72	.37
V. I.	11.02	.08	17.14	.08	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
Wis.	58.77	7.20	132.94	15.26	62.58	4.84	71.65	5.94

<sup>1</sup> For March data excluding vendor payments for medical care, see the *Bulletin*, June 1953. All averages based on cases receiving money payments, vendor payments for medical care, or both. Averages for general assistance not computed here because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance. Figures in italics represent payments made without Federal participation.

<sup>2</sup> Excludes States that made no vendor payments for medical care for March or did not report such payments.

<sup>3</sup> No program for aid to the permanently and totally disabled.

<sup>4</sup> Less than 1 cent.

<sup>5</sup> Average payment not computed on base of less than 50 recipients.



**Table 10.—Old-age assistance: Recipients and payments to recipients, by State, May 1953<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	April 1953 in—		May 1952 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup>	2,601,073	\$126,881,401	\$48.78	-0.1	-0.3	-2.5	+5.4
Ala.	68,288	1,873,724	27.44	( <sup>3</sup> )	+2	-6.9	+18.8
Alaska	1,653	95,432	57.73	+1	+1.6	-4	+1.1
Ariz.	13,809	773,198	55.75	( <sup>3</sup> )	-1	-6	+11.9
Ark.	56,450	1,830,058	32.42	-6	-9	-3.1	+35.0
Calif.	271,714	18,855,379	69.39	( <sup>3</sup> )	( <sup>3</sup> )	-5	+4.2
Colo. <sup>4</sup>	52,279	4,117,331	78.76	( <sup>3</sup> )	-1	+9	+12.6
Conn.	15,324	1,011,733	66.02	-4	+1	-12.6	-8.3
Del.	1,694	64,908	38.32	+1	+1.0	-1.6	+28.5
D. C.	2,714	145,723	53.69	+3	+6	-1.2	+1.2
Fla.	66,416	2,872,971	43.26	( <sup>3</sup> )	+4	-1.3	+10.8
Ga.	94,808	3,457,602	36.47	+1	+4	-4	+16.3
Hawaii	2,070	71,259	34.42	-6	-1	-6.2	-3.4
Idaho	9,081	492,454	54.23	-3	-4	-2.2	+4.6
Ill.	103,422	4,246,095	41.06	-7	-7	-6.4	-7.1
Ind.	40,015	1,501,618	37.53	-6	-4	-7.4	-3.9
Iowa	45,714	2,598,648	56.85	-7	-7	-4.7	+5.5
Kans.	38,370	2,091,747	57.51	-1	-3	-2.1	-6.6
Ky.	55,414	1,948,202	35.16	+1	+2	-11.1	-5.7
La.	119,985	6,144,161	51.21	-2	-3	-5	+1.8
Maine	13,262	611,489	46.11	-5	-2	-6.5	-1
Md.	10,852	467,391	43.07	+2	+6	-3.9	+2
Mass.	96,075	6,390,863	66.52	( <sup>3</sup> )	-1.6	-2.8	-6.8
Mich.	84,485	4,341,229	51.38	-1.1	-9	-7.8	-2.4
Minn.	52,954	2,382,827	45.00	-1	-3	-2.9	-4.2
Miss.	60,843	1,717,305	28.23	+8	+8	+5.6	+41.9
Mo.	130,497	6,529,487	50.04	+1	( <sup>3</sup> )	-8	+8.9
Mont.	10,506	609,375	58.00	-1.1	-1.2	-5.7	+6.4
Nebr.	18,786	811,473	43.20	-4	-1	-10.4	-9.0
Nev.	2,650	148,850	56.17	-4	-6	-2.6	+7
N. H.	6,919	313,728	45.34	-3	-4	-3	+3.4
N. J.	21,507	1,301,203	60.50	-4	+6	-2.2	+9.3
N. Mex.	10,934	488,961	44.72	+6	+1.5	+1.6	+7.6
N. Y.	106,939	6,174,531	57.74	-7	-4	-6.8	-3.3
N. C.	50,813	1,509,843	29.71	( <sup>3</sup> )	+1	-1.2	+20.3
N. Dak.	8,559	471,414	55.08	-5	-1.5	-3.5	+5.0
Ohio	109,346	5,635,369	51.54	-4	-3	-5.2	-5
Okla.	95,323	6,280,957	65.89	( <sup>3</sup> )	( <sup>3</sup> )	-3	+26.2
Oreg.	21,688	1,352,578	62.37	-3	( <sup>3</sup> )	-3.9	+4.2
Pa.	65,081	2,790,502	42.88	-1.0	-2.0	-10.5	-1.7
P. R.	43,232	325,948	7.54	+1.1	-1.0	+24.1	+24.6
R. I.	8,778	434,277	49.47	-2	+3	-6.2	-4.1
S. C.	41,903	1,316,835	31.43	( <sup>3</sup> )	( <sup>3</sup> )	-1.3	+13.6
S. Dak.	11,429	506,828	44.35	-7	-4	-3.5	+1.8
Tenn.	61,674	2,254,344	36.55	+1.8	+1.4	+3.2	+15.2
Tex.	219,177	8,417,248	38.40	+1	+3	+2	+15.0
Utah	9,569	567,377	59.29	-4	( <sup>3</sup> )	-1.8	+5.1
Vt.	6,892	282,542	41.00	( <sup>3</sup> )	+4	-1.8	+8
V. I.	701	7,700	10.98	+7	+8	+4.2	+4.2
Va.	17,414	463,043	26.59	-3	-1	-6.9	+7.3
Wash.	64,956	4,111,726	63.30	-3	-1.3	-3.2	-1.4
W. Va.	26,884	897,222	33.37	-4	-5	+2.9	+20.3
Wis.	49,111	2,532,993	51.58	-4	-5	-4.3	+7
Wyo.	4,054	241,700	59.62	-4	-3	-4.1	+2.6

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Includes 3,960 recipients under age 65 in Colorado and payments to these recipients. Such payments are made without Federal participation.

<sup>3</sup> Decrease of less than 0.05 percent.

<sup>4</sup> Increase of less than 0.05 percent.

**Table 11.—Aid to the blind: Recipients and payments to recipients, by State, May 1953<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	April 1953 in—		May 1952 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup>	98,536	\$5,323,060	\$54.02	+0.1	+0.6	+1.0	+9.2
Ala.	1,494	42,475	28.43	-7	-8	-1.0	+15.7
Alaska	47	2,693	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Ariz.	679	42,821	63.00	-1.3	-1	-4.6	+10.6
Ark.	1,916	75,244	39.27	-6	-9	+1.8	+39.6
Calif. <sup>3</sup>	11,792	1,010,482	85.69	+5	+2	+2.3	+7.4
Colo.	348	22,719	65.28	-9	-8	+9	+2.7
Conn.	304	23,837	78.41	+7	-2	-2.3	+8.2
Del.	234	11,732	50.14	0	-9	+4.0	+13.0
D. C.	252	14,465	57.40	0	-7	-1.2	+1.1
Fla.	3,112	149,143	47.93	-4	( <sup>3</sup> )	-1.3	+11.3
Ga.	3,102	128,864	41.54	+1	+2	+4.7	+20.5
Hawaii	105	4,398	41.89	-2.8	-1.1	-1.9	+2.9
Idaho	188	11,141	59.26	+1.1	+1.4	-5.5	+2.1
Ill.	3,767	185,031	49.12	-3	-4	-5.4	-4.8
Ind.	1,671	73,818	44.18	-1	+6.2	-2.4	+10.3
Iowa	1,324	89,991	67.97	+2	+5	+3.4	+14.0
Kans.	606	38,064	62.81	0	-5	-7	+12.9
Ky.	2,481	92,227	37.17	+6	+5	-2.0	+16.4
La.	1,964	93,270	47.49	-3	+3	+3.0	+5.3
Maine	562	28,085	49.97	0	+1	-5.1	+3.8
Md.	468	23,702	50.65	+6	+1.5	+2	+9.2
Mass.	1,723	147,024	85.33	-1	( <sup>3</sup> )	+3.9	+10.7
Mich.	1,801	107,894	59.91	-1.0	-8	-3.7	+7.2
Minn.	1,152	67,897	58.94	+4	+1.3	+3	-5.0
Miss.	2,985	101,632	34.05	+6	+8	+5.8	+39.4
Mo.	3,505	192,775	55.00	+5	+10.5	+8.0	+18.0
Mont.	515	33,055	64.18	+2.2	+2.2	-1.5	+11.5
Nebr.	715	45,242	63.28	+1.3	-1.0	-4.2	-2.0
Nev.	41	3,028	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
N. H.	297	15,358	51.71	-3	+2	-1.7	+3.9
N. J.	832	54,185	65.13	+8	+1.9	+2.8	+7.1
N. Mex.	396	18,180	45.91	-6.4	+3	-16.1	-1.0
N. Y.	4,107	284,452	69.26	-1	+1.5	+3	+7.3
N. C.	4,560	179,547	39.37	+6	+8	+3.2	+17.6
N. Dak.	111	5,827	52.50	-1.8	-2.6	-9	-4.0
Ohio	3,630	187,446	51.64	-2	-3	-3.3	+1.7
Okla.	2,348	178,239	75.91	-8	-3	-7.4	+36.2
Oreg.	362	25,693	70.98	-8	-1.4	-5.2	+8
Pa. <sup>4</sup>	15,836	782,577	49.42	+2	+1	+1.8	+1.6
P. R.	1,108	8,420	7.60	+8	+2.1	+55.6	+61.8
R. I.	178	11,625	65.31	-2.2	+3.4	-3.3	+5.5
S. C.	1,619	59,517	36.76	-2	-3	+1.5	+31.7
S. Dak.	199	8,578	43.11	-1.0	-5	-4.8	+4.0
Tenn.	3,001	125,036	41.66	+1.2	+1.1	+7.8	+13.7
Tex.	6,035	260,672	43.19	+1	+3	+2	+15.4
Utah	217	13,933	64.21	+1.4	+2.1	-4.0	+1.9
Vt.	172	7,762	45.13	+6	+8	-2.8	+1
V. I.	43	474	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Va.	1,336	45,556	34.10	-1	+3	-8.2	+1.0
Wash. <sup>5</sup>	796	63,754	80.09	-9	-2.2	-4.2	-1.6
W. Va.	1,171	45,658	38.99	+3	( <sup>3</sup> )	+4.7	+21.7
Wis.	1,246	72,691	58.34	-7	-8	-6.8	-8
Wyo.	83	5,111	61.58	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Data include recipients of payments made without Federal participation and payments to these recipients as follows: In California (502 recipients, \$44,418 in payments), in Washington (9 recipients, \$438 in payments), in Missouri (1,374 recipients, \$75,628 in payments), and in Pennsylvania (6,556 recipients, \$328,326 in payments).

<sup>3</sup> Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

<sup>4</sup> Decrease of less than 0.05 percent.

<sup>5</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>6</sup> Increase of less than 0.05 percent.

Table 12.—Aid to dependent children: Recipients and payments to recipients, by State, May 1953<sup>1</sup>

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients		Payments to recipients			Percentage change from—			
		Total <sup>2</sup>	Children	Total amount	Average per—		April 1953 in—		May 1953 in—	
					Family	Recipient	Number of families	Amount	Number of families	Amount
Total <sup>3</sup>	569,058	2,003,391	1,507,529	\$46,982,825	\$82.56	\$23.45	-0.5	-0.4	-4.9	+3.2
Alabama	18,010	65,953	51,084	718,971	39.92	10.90	-1.6	-1.5	-1.5	+11.4
Alaska	884	2,898	2,110	74,117	83.84	25.58	+1.1	+2.8	+14.5	+29.1
Arizona	3,672	14,044	10,591	339,974	92.59	24.21	-1.4	+2.4	+8	+26.9
Arkansas	12,479	47,263	36,263	691,270	55.39	14.63	-2.1	-2.4	-5.6	+26.6
California	52,162	166,564	127,069	6,207,062	119.00	37.27	+1	-4	-6.1	-5.1
Colorado	5,211	19,297	14,643	544,419	104.47	28.21	( <sup>4</sup> )	-1	+1.7	+7.5
Connecticut	4,129	13,630	10,038	470,489	113.95	34.52	+5	-3	-11.5	-5.3
Delaware	718	2,812	2,169	62,089	86.47	22.08	-1.0	-3.0	-1.2	+2.7
District of Columbia	1,988	8,211	6,403	216,780	109.04	26.40	+3	+1.0	-5	+3.6
Florida	18,456	62,907	47,451	981,096	53.16	15.57	( <sup>5</sup> )	( <sup>5</sup> )	+5.0	+17.6
Georgia	12,935	45,431	34,650	940,421	72.70	20.70	-1.4	-1.2	-41.1	-14.0
Hawaii	3,189	11,977	9,398	270,202	84.73	22.56	( <sup>6</sup> )	-7	-6	+2
Idaho	1,860	6,510	4,785	223,309	120.06	34.30	-1.6	-2.5	-14.1	-7.6
Illinois	21,671	79,707	59,562	2,452,588	113.17	30.77	-2.4	-3.1	-5.1	-3.1
Indiana	7,652	26,339	19,575	595,534	77.83	22.61	-1.0	-9	-9.3	+4.3
Iowa	5,834	20,755	15,478	695,406	119.20	33.51	+6	+6	+7.7	+20.7
Kansas	3,951	14,125	10,772	390,178	98.75	27.62	+2	-4	-7.0	+1
Kentucky	20,270	72,637	54,048	1,305,203	64.39	17.97	+4	+6	+1.2	+55.9
Louisiana	20,290	75,001	56,763	1,280,131	63.19	16.93	-2.2	-2.6	-10.1	-11.3
Maine	4,225	14,780	10,088	347,017	82.13	23.48	-1.6	-1.7	-5.9	+5.9
Maryland	5,455	21,245	16,281	506,475	92.85	23.84	-6	-4	+8.4	+14.2
Massachusetts	12,503	41,216	30,464	1,433,273	114.63	34.77	-2	-1.4	-4.8	-5.4
Michigan	21,256	70,172	50,457	2,136,194	100.50	30.44	-3.5	-3.6	-16.2	-13.8
Minnesota	7,272	24,601	18,896	737,275	101.39	29.86	-2	-1	-7.2	-5.3
Mississippi	11,476	43,165	33,379	319,393	27.83	7.40	+2.5	+3.1	+8.0	+14.4
Missouri <sup>7</sup>	20,585	70,100	51,926	1,244,251	60.44	17.75	+1	+2	-6.1	+8.3
Montana	2,262	7,963	5,915	230,593	101.94	28.96	-7	-1.6	-4.4	+11.8
Nebraska	2,481	8,610	6,372	229,547	92.52	26.66	-4	-1	-9.7	-7.4
Nevada <sup>8</sup>	25	91	66	1,013	( <sup>9</sup> )	( <sup>9</sup> )	( <sup>9</sup> )	( <sup>9</sup> )	( <sup>9</sup> )	( <sup>9</sup> )
New Hampshire	1,286	4,522	3,337	142,870	111.10	31.59	-2.3	-3.9	-9.2	-4.2
New Jersey	4,992	16,844	12,807	543,615	108.90	32.27	-4	-3	-3.8	+3.7
New Mexico	5,355	19,249	14,741	382,702	71.47	19.88	+1.1	+6.6	-7	+14.5
New York	45,677	159,674	115,580	5,344,717	117.01	33.47	-1.9	-2.4	-13.1	-9.1
North Carolina	17,582	65,292	49,765	1,001,347	56.95	15.34	-3	( <sup>9</sup> )	+1.2	+20.2
North Dakota	1,531	5,477	4,172	165,130	107.86	30.15	-1.0	-1.2	-5.9	+3.9
Ohio <sup>7</sup>	12,858	47,853	36,177	1,061,276	82.54	22.18	+3	-9	-3.5	+10.0
Oklahoma	17,415	58,182	44,349	1,615,861	92.79	27.77	-1.0	-1.2	-12.6	+14.8
Oregon	3,253	11,244	8,474	385,849	118.61	34.32	+9	+5	-5.0	+7.3
Pennsylvania	25,985	97,401	73,661	2,517,368	96.88	25.85	-2.0	-5.1	-15.9	-6.9
Puerto Rico	32,715	104,039	78,956	312,146	9.54	3.00	+1.8	-3.3	+31.1	+37.7
Rhode Island	3,198	10,725	7,775	326,349	102.05	30.43	-2	-2	-4.0	+1.3
South Carolina	6,689	25,287	19,654	300,087	44.86	11.87	+3	-2	+5	-4.5
South Dakota	2,705	8,924	6,751	219,080	80.99	24.55	+3	+5	+3.7	+17.1
Tennessee	20,045	72,416	54,595	1,352,346	67.47	18.67	-3	+36.2	-1.6	+36.1
Texas	17,328	67,540	50,458	1,138,458	65.70	16.86	+7	+5	+6.7	+36.9
Utah	2,897	10,065	7,417	327,170	112.93	32.51	-5	-5	+5.3	+5.3
Vermont	1,023	3,570	2,721	75,359	73.66	21.11	-3	+8	-4	+36.7
Virgin Islands	208	686	582	3,433	16.50	5.00	-3.7	-2.5	-3.7	-1.5
Virginia	7,507	28,573	21,883	476,954	63.53	16.69	-4	-7	-2.5	+17.2
Washington	9,174	30,816	22,451	1,123,855	122.50	36.47	+3.1	+2.2	+6	+16.6
West Virginia	18,073	66,632	51,875	1,490,841	82.49	22.37	-3	-6	+6.4	+46.6
Wisconsin	8,169	27,700	20,635	974,630	119.31	35.19	( <sup>9</sup> )	-1.0	-4.5	+1.4
Wyoming	522	1,896	1,426	57,112	109.41	30.12	-6	-9	-3.3	+4.0

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.<sup>3</sup> Includes program administered without Federal participation in Nevada.<sup>4</sup> Decrease of less than 0.05 percent.<sup>5</sup> Increase of less than 0.05 percent.<sup>6</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.<sup>7</sup> In addition to these payments from aid to dependent children funds, supplemental payments of \$100,131 from general assistance funds were made to 3,570 families in Missouri, and \$115,691 to 3,300 families in Ohio.<sup>8</sup> Average payment not computed on base of less than 50 families; percentage change, on less than 100 families.

**Table 13.—Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, May 1953<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	April 1953 in—		May 1952 in—	
				Number	Amount	Number	Amount
Total	172,683	\$8,379,073	\$48.52	+1.5	+1.8	+21.8	+27.6
Ala.	8,980	249,619	27.80	+1.0	+1.0	+5.2	+29.2
Ark.	620	19,282	31.10	+3.9	+3.7	+269.0	+325.0
Calif.	4,106	229,084	55.79	+1.6	+2.0	+10.8	+19.9
Del.	123	6,744	54.83	-1.6	-5	-12.1	+5.2
D. C.	1,440	88,607	61.53	+1.3	+1.3	+14.5	+19.8
Ga.	4,222	108,334	25.67	+12.0	+12.3		
Hawaii	1,245	58,859	47.28	+1.5	+8	+9.0	+10.7
Idaho	827	47,370	57.28	+9	+1.8	+2.9	+12.2
Ill.	4,206	182,073	43.29	+3.1	+4.1	+45.7	+53.3
Kans.	3,015	170,948	56.70	+2	+7	+11.3	+21.8
La.	13,800	570,000	41.30	-1.4	-1.5	-7.0	-5.2
Md.	3,451	175,978	50.99	+1.9	+2.2	+28.8	+39.4
Mass.	8,109	482,603	59.51	+2.6	+2.7	+60.2	+53.7
Mich.	1,444	95,186	65.92	+3.3	+2.4	+38.6	+58.7
Miss.	1,464	33,045	22.57	+6.2	+8.6	+69.2	+98.3
Mo.	12,744	661,365	51.90	+5	+6	+11.5	+24.6
Mont.	1,245	78,305	62.90	-2	-9	+12.3	+25.5
N. H.	99	5,415	54.70	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
N. J.	2,089	156,718	75.02	+2.7	+4.5	+38.0	+70.4
N. Mex.	1,927	70,354	36.51	-6	-7	-12.4	-21.1
N. Y.	30,976	2,011,582	64.94	+2	+1.1	+3.3	+9.9
N. C.	7,084	248,749	35.11	+2.2	+2.3	+42.9	+80.5
N. Dak.	742	47,650	64.22	-4	+2.8	+17.2	+27.7
Ohio <sup>3</sup>	6,142	304,034	49.50	+1.0	+8	+22.1	+35.7
Okl.	4,202	292,109	69.52	+3.7	+3.6	+64.4	+123.4
Oreg.	2,164	162,033	74.88	+1.2	+1.6	+16.7	+26.3
Pa.	10,170	495,566	48.73	+6	+5.3	+4.2	+13.7
P. R.	11,189	94,136	8.41	+2.8	+3.3	+102.3	+95.5
R. I.	541	32,542	60.15	+16.1	+13.5	+110.5	+93.5
S. C.	5,994	187,789	31.33	+2.3	+2.3	+33.6	+31.8
S. Dak.	386	17,638	45.69	+7.8	+7.3	+77.1	+92.3
Utah	1,511	96,657	63.97	-9	-8	-1.4	+9.2
Vt.	250	11,171	44.68	+2.9	+4.2	+21.4	+27.7
V. I.	51	597	11.71	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
Va.	3,708	133,320	35.95	+2.7	+2.5	+19.6	+28.3
Wash.	5,655	400,742	70.87	+6	+1	+6.4	+22.3
W. Va.	5,239	196,253	37.46	+4.3	+3.8	+83.9	+113.6
Wis.	1,077	70,064	65.05	+9	+3	+12.0	+15.3
Wyo.	446	26,552	59.53	0	+7	-4.5	+5.6

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Percentage change not computed on base of less than 100 recipients.

<sup>3</sup> In addition to these payments from aid to the permanently and totally disabled funds, supplemental payments of \$30,635 from general assistance funds were made to 1,428 recipients.

**Table 14.—General assistance: Cases and payments to cases, by State, May 1953<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	April 1953 in—		May 1952 in—	
				Number	Amount	Number	Amount
Total	261,000	\$12,449,000	\$47.61	-5.0	-6.4	-12.9	-11.4
Ala.	164	3,937	24.01	+19.7	+18.6	+7.9	+7.4
Alaska	108	4,908	45.44	-25.0	-20.6	( <sup>2</sup> )	( <sup>2</sup> )
Ariz.	1,401	64,342	45.93	-8	( <sup>2</sup> )	+10.8	+14.4
Ark.	2,084	28,544	13.70	-1.9	-1.4	-6.0	-1.5
Calif.	27,455	1,303,953	47.57	-4.1	-2.2	-6.1	-4.2
Colo.	1,583	64,137	40.52	-8.2	-12.7	-16.6	-20.0
Conn.	3,717	199,861	53.77	-1.6	-1.6	-8.6	-7.4
Del.	729	31,415	43.09	-3.4	-8.7	-3.8	+6.2
D. C.	781	48,324	61.87	+3.2	+2.6	+8.2	+10.5
Fla.	5,100	81,100	15.90	-1.0	-3.5	-33.7	-36.1
Ga.	2,281	37,933	16.63	-2.8	-4.5	+4	+4.4
Hawaii	1,745	97,305	55.76	-12.3	-17.6	-25.0	-18.6
Idaho	114	4,432	38.88	-4.1	-6.0	-11.7	-10.2
Ill.	22,614	1,332,392	58.92	-3.3	-8.4	-11.1	-3.8
Ind.	7,883	252,694	32.06	-6.3	-9.7	-5.4	+2.2
Iowa	3,239	103,240	31.87	-4.1	-4.3	-12.3	-7.9
Kans.	1,710	84,748	49.56	-15.8	-11.1	-14.1	-10.8
Ky.	2,610	72,290	27.70	-9	-1.8	+6	+1
La.	6,841	266,042	38.89	-9.2	-7.7	-11.4	-9.4
Maine	3,096	131,336	42.42	-2.0	-1.7	-19.7	-10.4
Md.	2,424	128,234	52.90	-6.0	-8.3	-21.4	-24.5
Mass.	11,601	605,587	52.20	-5.9	-13.2	-44.5	-36.6
Mich.	12,087	619,420	51.25	-9.6	-15.0	-3.4	-1.9
Minn.	5,543	272,244	49.11	-2.2	-1.3	-10.9	-7.7
Miss.	828	10,762	13.00	-1.1	-2.6	-8.6	-1.2
Mo.	8,500	288,943	33.99	-10.6	-22.3	-12.8	-19.9
Mont.	537	14,877	27.70	+3.4	+1.0	0	+20.0
Nev.	730	10,400	14.37	-13.9	+4.7	-28.2	-6.5
N. H.	894	46,651	52.18	-4.2	-3.3	-13.8	-5.8
N. J.	5,603	385,769	68.85	+8.5	+8.0	+8.1	+20.0
N. Mex.	333	8,249	24.77	-5.6	-7.2	-29.3	-29.7
N. Y.	30,876	2,256,187	73.07	-10.0	-11.8	-18.8	-22.4
N. C.	1,753	34,976	19.95	-25.0	-18.2	+10.3	+30.2
N. Dak.	396	16,943	42.79	-2.9	-4.9	+3.1	+14.1
Ohio	20,020	877,553	43.83	-3.1	-5.0	+6	+10.2
Okl.	5,400	88,212	16.33	-4.1	-8	-14.1	-6.7
Oreg.	4,796	292,648	61.02	-16.0	-13.5	+18.9	+15.5
Pa.	16,477	887,496	53.86	-6.2	-20.1	-10.4	-10.4
P. R.	2,297	15,717	6.84	+2.8	+1.9	+3.0	+31.3
R. I.	3,542	230,362	65.04	-30.8	-24.5	-13.9	-25.3
S. C.	2,171	47,491	21.88	-6.7	-1.2	+10.1	+10.1
S. Dak.	700	19,194	27.42				
Tenn.	2,621	33,905	12.94				
Tex.	6,900	169,000	24.49	-2.3	-4.9	+1.1	+8.8
Utah	1,262	75,677	59.97	-11.1	-13.6	-29.6	-28.0
Vt.	1,250	56,000	44.80	+6	+1.3	-13.3	+3.3
V. I.	176	1,803	10.24	-8.6	-12.8	+20.9	+32.0
Va.	1,978	65,828	33.28	-8.0	-10.4	-4.8	+17.4
Wash.	8,592	496,768	57.82	-8.0	-14.7	-6.5	-3
W. Va.	3,342	106,051	31.73	-29.3	-21.9	+8.2	+15.0
Wis.	4,871	280,602	57.61				
Wyo.	145	7,153	49.33				

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving, medical care, hospitalization, and burial only. Excludes Nebraska; data not available. Percentage changes based on data for 52 States.

<sup>3</sup> Percentage change not computed on base of less than 100 cases.

<sup>4</sup> Decrease of less than 0.05 percent.

<sup>5</sup> State program only; excludes program administered by local officials.

<sup>6</sup> About 9 percent of this total is estimated.

<sup>7</sup> Partly estimated.

<sup>8</sup> Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

<sup>9</sup> Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

<sup>10</sup> Includes 3,570 cases and payments of \$100,131 representing supplementation of aid to dependent children program.

<sup>11</sup> Includes cases receiving medical care only.

<sup>12</sup> Includes 6,721 cases and payments of \$212,608 representing supplementation of other assistance programs.

<sup>13</sup> Excludes estimated duplication between programs; 1,231 cases were aided by county commissioners and 4,504 cases under program administered by Oklahoma Emergency Relief Board.

<sup>14</sup> Estimated on basis of reports from a sample of local jurisdictions.



# Social Security in Review

## The Fiscal Year

**I**N old-age and survivors insurance, benefits certified for payment during the fiscal year ended June 30, 1953, totaled \$2,750 million. Monthly benefits certified during the 12 months totaled \$2,672 million—35 percent greater than the amount for the preceding fiscal year; lump-sum payments amounted to \$76 million, an increase of 31 percent.

Sharp increases occurred between June 1952 and June 1953 in the number and amount of monthly benefits in current-payment status. The growth in number was due chiefly to (1) the fact that the insured population is larger because of the extension of coverage provided by the 1950 amendments; (2) the large number of awards to retired workers who had postponed filing for benefits until July 1952 so that they could acquire 6 quarters of coverage after 1950 and thus be eligible for a benefit computation under the new-start formula using only earnings after 1950; and (3) the liberalization in the work clause, effective September 1952, raising from \$50 to \$75 a month the amount that beneficiaries under age 75 may earn in covered employment without suspension of benefit payments. The increase in the monthly amount was chiefly the result of the higher benefits provided by the 1952 amendments and the growth in the beneficiary rolls.

At the end of June 1953, monthly benefits numbered 5.6 million and were being paid at a monthly rate of \$233.0 million. A year earlier, 4.6 million persons were receiving benefits at a monthly rate of \$161.7 million. For the various types of benefit, the increases in number ranged from 26 percent for old-age benefits to 9 percent

for parent's benefits. The over-all increase of 1.0 million (21 percent) was 75 percent greater than that for the preceding fiscal year and was almost equal to the record growth in the fiscal year ended June 30, 1951. The increases in amount ranged from 51 percent for old-age benefits to 24 percent for parent's benefits; for all benefits the increase in amount was 44 percent.

The number of children receiving monthly benefits passed the 1-million mark in June. This number includes about 920,000 surviving children of deceased insured workers and about 83,000 children of retired workers. The half-million mark had been reached in July 1947—7½ years after monthly benefits were first payable; the 1-million mark was reached 6 years later.

The number of monthly benefits awarded in the fiscal year 1952-53 rose to 1.4 million, 41 percent more than in the preceding year and only 34,000 less than the record number awarded in the fiscal year ended June 30, 1951. New highs were set for the number of wife's or husband's, widow's or widower's, and child's benefits awarded, while the fiscal-year totals for the other types of benefit were only slightly less than the record numbers previously established. More monthly benefits were awarded in the April-June quarter than in any of the three preceding quarters, and the total of 403,000 was almost twice the number awarded in the final quarter of the preceding fiscal year.

Lump-sum death payments during the fiscal year numbered 490,000, about 45,000 more than the previous record high set in the year ended June 30, 1952. About 470,000 deceased wage earners were represented in these awards.

THE NUMBER OF PERSONS receiving public assistance decreased gradually during the year ended June 30, 1953, but expenditures, excluding vendor payments for medical care, rose \$95 million or 4.2 percent from those for the fiscal year 1951-52. High levels of employment and the increase in the number of beneficiaries of old-age and survivors insurance were again the primary factors contributing to the decline in the number of persons receiving assistance. Old-age assistance, aid to dependent children, and general assistance had decreases in caseloads; the number of recipients of aid to the blind increased slightly; and the number receiving aid to the permanently and totally disabled continued to grow but somewhat more slowly than in the preceding fiscal year. Expenditures for public assistance in the year ended June 1953 totaled almost \$2.4 billion. Monthly expenditures reached a peak of \$204 million in January, but by June 1953 they had declined to \$199 million—\$9 million more than in June a year earlier.

The 1952 amendments to the Social Security Act making additional Federal funds available to the States for the special types of assistance account primarily for the increased expenditures. With these added funds and the generally declining caseloads, the States were able to meet need more nearly adequately. Most States with maximums on assistance payments raised them, and usually the States that had been making percentage reductions in payments reduced or eliminated these cuts. In addition, during the year most States revised their cost standards to reflect, in some measure, current prices, and some

States added new items. A number of States had taken similar action before the effective date of the amendments; they made no further adjustments in payments or only minor adjustments in their standards.

The 2.6 million persons receiving old-age assistance in June 1953 represented a decrease of 2.4 percent from the number in June a year earlier and were about 212,000 fewer than in the peak month of September 1950. The caseloads in 44 States dropped during the year; 12 States reported a decline in all 12 months. Generally, the States that had the fewest aged recipients in relation to their population aged 65 and over had the greatest percentage reduction in caseloads. Among the 15 States with decreases of more than 5 percent were 10 States above the national average in the proportion of recipients getting old-age and survivors insurance benefits. Doubtless the growth in the insurance program contributed to the greater-than-average decrease in caseloads. The old-age assistance recipient rate for all States in June 1953 was 191 per 1,000 aged population, as compared with 201 in the previous June.

Nationally, the average payment for old-age assistance rose from \$46 in July 1952 to \$48 in October and to \$49 in January; it stayed at about \$49 for the rest of the year. During the year the averages increased more than \$5 in 13 States, \$4.00-4.99 in eight States, and within a range of \$1.00-3.99 in most of the remaining States. In three States the average payments were somewhat lower in June 1953 than in the previous June.

At the beginning of the fiscal year, the number of families receiving aid to dependent children was the smallest since October 1949. The downward trend continued through November and was resumed again in the last 3 months of the year.

For the country as a whole the average payment per family went from \$76 at the beginning of the year to \$82 in June. In general, the States with the largest increases in average payments per family receiving assistance in June 1953 were the States that had made payments below the national average the previous June. Of the 17 States with increases of \$10 or more during the year, 12 had averages below the

## Selected current statistics

[Corrected to Aug. 4, 1953]

Item	June 1953	May 1953	June 1952	Calendar year	
				1952	1951
<i>Labor Force<sup>1</sup> (in thousands)</i>					
Total civilian	64,734	62,964	64,390	62,966	62,884
Employed	63,172	61,658	62,572	61,293	61,001
Covered by old-age and survivors insurance <sup>2</sup>	47,200	46,100	46,100	45,900	45,400
Covered by State unemployment insurance <sup>3</sup>	36,600	36,300	35,400	35,717	34,838
Unemployed	1,562	1,306	1,818	1,673	1,879
<i>Personal Income <sup>4</sup> (in billions; seasonally adjusted at annual rates)</i>					
Total <sup>5</sup>	\$285.9	\$284.7	\$268.1	\$269.7	\$254.3
Employees' income <sup>6</sup>	199.9	198.8	181.7	184.3	170.1
Proprietors' and rental income	49.8	50.0	52.2	51.2	50.7
Personal interest income and dividends	22.3	22.1	20.9	21.0	20.5
Public aid <sup>7</sup>	2.4	2.4	2.3	2.4	2.3
Social insurance and related payments <sup>8</sup>	9.0	8.9	7.7	7.9	7.0
Veterans' subsistence allowances <sup>9</sup> and bonuses	.4	.4	.9	.7	1.3
Miscellaneous income payments <sup>10</sup>	2.3	2.3	2.6	2.4	2.4
<i>Old-Age and Survivors Insurance</i>					
Monthly benefits:					
Current-payment status: <sup>11</sup>					
Number (in thousands)	5,574	5,487	4,594		
Amount (in thousands)	\$232,999	\$228,634	\$161,739	\$2,28,969	\$1,584,321
Average old-age benefit	\$50.42	\$50.87	\$47.98		
Awards (in thousands):					
Number	136	132	62	1,053	1,336
Amount	\$6,301	\$6,148	\$1,956	\$42,750	\$42,382
<i>Unemployment Insurance <sup>3</sup></i>					
Initial claims (in thousands)	805	780	959	11,174	10,838
Weeks of unemployment claimed (in thousands)	3,773	3,768	4,506	54,311	50,360
Weeks compensated (in thousands)	3,230	3,243	3,856	45,777	41,599
Weekly average beneficiaries (in thousands)	734	772	918	874	797
Benefits paid (in millions) <sup>12</sup>	\$72	\$72	\$84	\$908	\$840
Average weekly payment for total unemployment	\$23.83	\$23.16	\$22.59	\$22.79	\$21.00
<i>Public Assistance</i>					
Recipients (in thousands):					
Old-age assistance	2,579	2,601	2,660		
Aid to dependent children:					
Families	563	569	590		
Children	1,493	1,608	1,527		
Aid to the blind	99	99	98		
Aid to the permanently and totally disabled	176	173	145		
General assistance	255	261	294		
Average payments:					
Old-age assistance	\$48.74	\$48.78	\$45.19		
Aid to dependent children (per family)	\$2.11	\$2.56	\$2.88		
Aid to the blind	\$3.95	\$4.02	\$4.99		
Aid to the permanently and totally disabled	\$3.19	\$3.82	\$4.08		
General assistance	\$7.16	\$7.58	\$8.88		

<sup>1</sup> Continental United States only. Estimated by the Bureau of the Census, except as noted. Monthly employment figures represent specific week and annual figures, average week (unemployment insurance data represent pay period instead of week).

<sup>2</sup> Estimated by the Bureau of Old-Age and Survivors Insurance; excludes joint coverage under the railroad retirement and old-age and survivors insurance programs. Data for May 1953 not available.

<sup>3</sup> Data from the Bureau of Employment Security, Department of Labor.

<sup>4</sup> Data from the Office of Business Economics, Department of Commerce. Continental United States, except for employees' income, which includes pay of Federal civilian and military personnel in all areas.

<sup>5</sup> Beginning January 1952, social insurance contributions from the self-employed excluded from total but not deducted from proprietors' income.

<sup>6</sup> Civilian and military pay in cash and in kind, other labor income (except workmen's compensation), mustering-out pay, terminal-leave pay, and Government contributions to allowances for dependents of enlisted personnel. Excludes employee contributions under social insurance and related programs.

<sup>7</sup> Payments to recipients under the 4 special public assistance programs and general assistance.

<sup>8</sup> Includes old-age and survivors insurance benefits; railroad, Federal, State, and local retirement benefits; veterans' pensions and compensation; workmen's compensation; State and railroad unemployment insurance and temporary disability benefits; and unemployment allowances to veterans under the Servicemen's Readjustment Act and the Veterans' Readjustment Assistance Act.

<sup>9</sup> Under the Servicemen's Readjustment Act and under the Veterans' Readjustment Assistance Act.

<sup>10</sup> Includes payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government contribution to nonprofit organizations, business transfer payments, and recoveries under the Employers' Liability Act for railroad workers and seamen.

<sup>11</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit; calendar-year figures represent payments certified.

<sup>12</sup> Monthly amounts, gross; annual amounts adjusted for voided benefit checks and benefit refunds.

national figure in June 1952. About half the States reported increases of \$2.50-10.00. Exclusive of the Virgin

Islands, only three States had decreases in averages during the year.

(Continued on page 10)



# Extension of Old-Age and Survivors Insurance: A Summary of the Consultants' Report\*

*There is urgent need for greater effectiveness in our programs, both public and private, offering safeguards against the privations that too often come with unemployment, old age, illness, and accident. The provisions of the old-age and survivors insurance law should promptly be extended to cover millions of citizens who have been left out of the social-security system.*

—DWIGHT D. EISENHOWER, the State of the Union message, February 2, 1953.

AS A first step in carrying out President Eisenhower's recommendation, quoted above, Oveta Culp Hobby, the Secretary of Health, Education, and Welfare, asked a group of consultants to study various alternatives for extending old-age and survivors insurance to additional groups of current workers and to make recommendations.

Reinhard A. Hohauser, vice president and chief actuary of the Metropolitan Life Insurance Company, was named chairman of the group. The other members were Thomas H. Beacom, vice president in charge of trusts of the First National Bank of Chicago; Dr. Eveline M. Burns, economist and professor of social work at the New York School of Social Work, Columbia University; Robert P. Burroughs, president and treasurer of R. P. Burroughs Company (consultants on pension and profit-sharing plans); Leonard J. Calhoun, attorney-at-law; Nelson H. Cruikshank, director of social insurance activities of the American Federation of Labor; Wallis B. Dunkel, vice president of the Bankers Trust Company; Miss Loula Dunn, director of the American Public Welfare Association; Mrs. Katherine Ellickson, secretary of the social security committee, Congress of Industrial Organizations; Hugh F. Hall, of the American Farm Bureau Federation; Dr. Lloyd C. Halvorson, of the National Grange; and A. D. Marshall,

\* Consultants on Social Security, *A Report of the Secretary of Health, Education, and Welfare on Extension of Old-Age and Survivors Insurance to Additional Groups of Current Workers*, 1953. The summary was prepared by Bulletin staff.

manager of employee benefits for the General Electric Company.

In the letter of June 24 transmitting the group's recommendations to the Secretary, the chairman pointed out that all the consultants "served as individuals and the proposals . . . do not necessarily reflect the views of any organization with which any consultant may be connected."

The following pages carry a summary of the report.

## Introduction

We have considered various alternatives for extending old-age and survivors insurance to additional groups, both employed and self-employed. The technical feasibility of including each group was considered first, in consultation with the Bureau of Internal Revenue and the Bureau of Old-Age and Survivors Insurance.

In actual practice, the coverage, benefit, and financing provisions of old-age and survivors insurance are not separable. In complying, however, with the request that we make recommendations for extending coverage, it has not been possible to study certain other features of the program, the existence of which means that the present plan falls short in some respects of providing all the advantages that a contributory old-age and survivors insurance system can have for the country. The objectives of the program as we understand it are (1) inclusion of all workers, employed and self-employed; (2) payment of benefits related to prior earnings and as a matter of right without a needs test; and (3) financing on a contributory basis.

We have operated on the premise that participation in the program will benefit most groups of workers and that broader participation will be in the public interest. We have therefore tried to take into account questions of fairness, justice, and consistent treatment for each group, no matter how small the group or what initial administrative difficulties would have to be overcome. Further, we have operated on the principle that the solutions should be directed toward (1) maintaining the long-established standards of honesty and objectivity in regard to individual reports and benefit rights; (2) minimizing the possibility of abuses that might undermine public confidence in the program; and (3) extending coverage on a basis that will not adversely affect the protection of those now covered.

Although there has been at least one cogent reason why each group of excluded workers has been left out in the past, we believe that it is feasible at this time to extend coverage to most of the jobs now excluded. Coverage of several of the groups—State and local government employees under retirement systems, self-employed professional persons, fishermen, and home-workers—is largely a matter of policy rather than administrative or technical feasibility. For self-employed farm operators, hired farm workers, and domestic workers, coverage presents certain difficulties, but we believe they can be overcome.

We have excluded from consideration the blanketing-in of persons already aged 65 or over who, because they have not become eligible through prior work in covered employment, are not receiving benefits. Their inclusion would involve substantial modifications of the present program that would require careful and long study.

Special studies were initiated last year by Congress on the relationship of old-age and survivors insurance to the railroad retirement system and to Federal employee retirement systems. For this reason, no proposals are made



concerning railroad workers and none for Federal employees other than that the provision for "free" wage credits for members of the Armed Forces be extended for a temporary period.<sup>1</sup> Finally, to complete the report as speedily as possible, we have not considered a few special employment categories—students and student nurses, persons engaged in family employment, employees of foreign governments and of international organizations, newsboys under age 18, and alien residents of the United States working for American employers in foreign countries.

As part of an over-all improvement in the program, we recommend a revision in the method for computing the average monthly wage to provide that the 3 years in which earnings credits were the lowest (or nonexistent) would ordinarily be disregarded. We have not recommended a new start, similar to that provided in the 1950 amendments, for newly covered groups. While such an arrangement would probably be practical if coverage were extended to substantially all workers, we believe that our proposal is superior to the alternative of a series of new starts.

No recommendations are made for the retirement test. We recognize that coverage extension will increase the number of anomalous situations that are created by the existing test and so intensify the need for a more satisfactory provision. The problem lies beyond the specific subjects we were asked to consider. Nor have we recommended changing the definition of "wages" to include remuneration (such as tips) other than that paid an employee directly by his employer. We recognize, however, that in certain employments the present definition omits a part of the remuneration of some workers. Legislation aimed at coverage with all remuneration included would need to take into account those types of payment not now considered "wages."

Appendix B of the report contains cost estimates prepared by Robert J. Myers, Chief Actuary of the Social Security Administration, for the pres-

ent program and for the program expanded to include virtually all gainful employment. On the basis of the intermediate cost estimates shown there, universal coverage without other changes in the system would reduce by about 0.4 the percent of payrolls required to meet the long-range cost of old-age and survivors insurance. Comparative figures for the extension of coverage that we propose show a reduction of 0.25 percent of payroll over the years.

The saving occurs, first, because under limited coverage those workers who move in and out of covered jobs have low average monthly wages in covered employment, and the formula is weighted in favor of those with low average wages. Under extended coverage their wages in covered employment would be greater, and there would be a corresponding increase in contribution income from those persons and their employers, with some but proportionately smaller increase in benefit outgo. Second, there would be fewer cases in which earnings from uncovered employment would be disregarded in applying the retirement test.

Our proposal for changing the method of computing the average monthly wage would, on the basis of the intermediate cost estimate, increase long-range costs about 0.1 percent of payroll. Thus, on balance, our proposals should have no significant effect on the percentage of payroll required to meet the costs of the program.

### Recommendations

In accordance with the President's policy to extend old-age and survivors insurance coverage, we present the recommendations shown below. The details of coverage for some of these groups should be worked out by the Department of Health, Education, and Welfare and the Treasury Department, in consultation with other Federal agencies as necessary.

*1. Allow coverage under Federal-State agreements of members of State and local government retirement systems under provisions requiring that all members of a coverage group be brought in if any are covered.*

We believe that the retirement systems of State and local governments

(covering about 3.3 million jobs<sup>2</sup>) perform for government as employer the same functions as nongovernmental plans perform for other employers; they attract and hold good employees and, on the other hand, make it feasible to retire individuals when appropriate.

About four-fifths of the persons covered under these systems lack adequate survivor protection. Moreover, the systems are designed primarily for those who continue in the service of a particular unit until retirement; those who leave before retirement age normally forfeit their right to retirement income and have only their own contributions refunded. Similarly, persons who enter State and local government employment from private industry may lose all or part of the protection they have acquired under old-age and survivors insurance.

When coverage is extended to public employees who are members of staff retirement systems, the systems can be adjusted—as many private plans have been—to supplement the basic old-age and survivors insurance benefits. Employees previously covered under retirement plans in industry and in nonprofit employment have often had considerably increased protection as a result of the Federal program's extension and the continuance of the private plans on an adjusted basis.

While constitutional barriers preclude the Federal Government from imposing a tax on State and local governments as employers, the Federal statute permits coverage, through Federal-State agreements, of certain employees who are not in positions covered by a retirement system. We believe those employees who are in jobs covered by a retirement system should also be permitted coverage under old-age and survivors insurance and that any provision for covering State and local employees should bring in all members of a coverage group if any are covered.

We recognize that policemen and fire fighters feel that the hazardous and special requirements of their work have been acknowledged in existing

<sup>1</sup> A bill signed by President Eisenhower on August 15, 1953, extends the provision through June 30, 1955.

<sup>2</sup> All coverage estimates made by the Bureau of Old-Age and Survivors Insurance.

retirement plans; therefore they hold that old-age and survivors insurance should not be extended to them. In any case a mandatory Federal exclusion limited to these groups would be preferable to the continued prohibition of coverage for all State and local employees covered under existing retirement plans.

2. *Cover self-employed professional persons on the same basis as other nonfarm self-employed now covered and cover internes by deleting the present exclusion of services of internes in the definition of employment.*

Present law specifically excludes from the definition of trade or business in connection with self-employment most accountants, architects, chiropractors, Christian Science practitioners, dentists, funeral directors, lawyers, naturopaths, optometrists, osteopaths, physicians, professional engineers, and veterinarians. Many if not all of these professional groups were excluded at their own request.

No new administrative or technical problems are involved in extending coverage to these self-employed persons, who number about 500,000 in the course of a year. We propose that they be covered on the same basis as other nonfarm self-employed persons who are now covered. In other words, anyone with annual net earnings of \$400 or more from professional self-employment would be included and report his earnings for social security purposes annually with his income-tax report.

We would also delete from the definition of employment the specific exclusion of services of internes.

3. *Cover farm operators on a basis consistent with that on which other self-employed are now covered.*

We propose coverage of farm self-employment by removing from the definition of "net earnings from self-employment" the present exclusion of income "derived from any trade or business in which, if the trade or business were carried on exclusively by employees, the major portion of the services would constitute agricultural labor." Under this proposal the more than 3 million farm operators with annual net earnings of \$400 or more from farming would be covered.

Other self-employed persons, in

computing net income from self-employment on which contributions and benefits are based, must compute their business expenses, following the same rules, regulations, and definitions used for income-tax purposes. Many farm operators, however, have no income-tax liability because, after deducting expenses and other items from gross income, their net income does not exceed their exemptions. Their exemptions, however, would have no application for social security purposes. A simplified procedure should therefore be developed for the small farm operator. He could, for example, be permitted to report his income from self-employment for social security purposes as some fixed percentage—say, 50 percent—of his gross receipts from farming; if in computing his net income he wished to report his actual expenses, he would be permitted to do so.

4. *Cover cash wages earned in hired farm work regardless of the number of days the individual works for a single employer, and remove the exclusion of workers employed in cotton ginning and the production of gum naval stores.*

Under present law, a farm worker to be covered must be "regularly employed" by one employer and receive from him cash wages of \$50 or more in a calendar quarter. In general, after a farm worker has worked for one employer continuously for a full calendar quarter, he is "regularly employed" in succeeding quarters if he works full time for that employer at least 60 days during the quarter. Records must be kept for some time before it is clear if the worker is covered. In our opinion the "regularly employed" test is an unnecessary complication; its elimination would result in the course of a year in covering farm wages for about 2.7 million workers not now covered and would mean that other farm workers, now covered, would have additional wages included.

To get the widest possible coverage under old-age and survivors insurance we believe, in principle, that the \$50 cash wage test—now applicable only for hired farm workers, domestic workers, and a few smaller categories—should be eliminated for all employees. The test when related to work for a single employer excludes some

workers who would benefit from coverage and prevents others, now covered, from getting credit for all their wages. To obtain coverage for all agricultural workers, both the cash wage test and the time test should be eliminated.

The major problems in eliminating the cash test relate to administration of the necessary benefit and tax-collection provisions, which will involve securing the correct names, account numbers, and wage amounts for agricultural workers hired for only brief periods and a consequent increase in the employer's reporting burden. The Treasury Department believes the reporting requirements could be substantially enforced even if both the cash and time tests were eliminated and that enforcement would be strengthened if the present wage-reporting system were simplified. It pointed out, however, that administrative costs would be lower if a wage test were retained and suggested a cash wage test based on a period shorter than a calendar quarter. A weekly or monthly test would reduce the period during which an employer had to keep records to determine if a worker is covered, although often an employer will know at the time of hire if a worker will be paid \$50 in a quarter.

Present law specifically excludes from coverage workers employed in cotton ginning and in the production of turpentine and other gum naval stores. No special administrative or technical problems would be involved in covering these two groups, and we believe the exclusions should be eliminated.

5. *Cover cash wages of domestic workers regardless of the number of days the individual works for a single employer.*

A household worker, to be covered under present law, must work for a single employer on each of 24 days during a calendar quarter and be paid at least \$50 in cash for such services. In general, under this provision the worker is covered if she works regularly for a single employer on at least 2 days in a week. In our opinion the day test is an unnecessary complication. Its elimination would bring under the program 100,000-200,000 persons in addition to those now cov-



ered and would mean additional coverage for the 50,000-100,000 persons who are now covered on some but not all of their jobs.

For the widest possible coverage under old-age and survivors insurance the \$50 cash wage test in the present law should also be eliminated. The reasons for this recommendation and the Treasury Department's opinions are the same for this group as for the farm workers.

6. *Allow coverage for ministers and members of religious orders (other than those who take a vow of poverty) on a basis similar to that on which other employees of nonprofit organizations may now be covered.*

About 190,000 ministers—pastors of churches and ministers employed in other capacities (teaching and administration, for example) by religious organizations or in an assignment by a church—and 150,000 members of religious orders are excluded from coverage at any one time.

We recommend making coverage available to ministers on election by the proper administrative unit of the religious organization and by two-thirds of the ministerial employees. We believe that, even though a religious organization does not wish to cover its ministers, its lay employees should be allowed coverage; on the other hand, an organization should not be permitted to elect coverage for its ministers unless its lay employees are also covered. The Department of Health, Education, and Welfare and the Treasury Department should work out coverage details with the various denominations.

Coverage for members of religious orders who take vows of poverty and coverage for the self-employment income that clergymen earn in the performance of religious duties are not now recommended; both matters seem, rather, subjects for further exploration by the departments and the denominations.

7. *Cover employees engaged in fishing and similar activities who are now excluded.*

About 30,000 employees engaged in fishing and similar activities are excluded from coverage because they work on vessels of 10 tons or less or perform services, such as clam-digging, that do not require them to serve

on vessels. Most of them work on a share arrangement, as do most fishermen who are now covered. It appears that the evaluation, for social security purposes, of a fisherman's share of the catch should present no problems peculiar to the group working on the smaller vessels, and we know of no other technical or administrative reasons for their continued exclusion.

8. *Cover home workers in States without licensing laws on the same basis as those in States with licensing laws.*

Home workers who have the status of employees under the usual common-law rules applicable in determining employer-employee relationship are covered in all States. In the 15 States with licensing laws, home workers who do not have employee status under usual common-law rules are also considered employees for coverage purposes if the work is performed at home according to specifications of and on materials or goods furnished by the person for whom it is performed; if the worker is paid cash wages of \$50 or more in a calendar quarter for such services; and if the services are subject to State licensing requirements.

We propose that home workers in States without licensing laws be covered on the same basis as those in States with licensing laws, so that employee coverage will be extended to home workers who meet the other conditions for coverage now in the statute, regardless of the State of residence. If the quarterly cash wage test now imposed as a condition of coverage of domestic and farm workers is removed, we propose that it also be removed from the conditions for home workers. Home workers who would not have employee coverage would continue to be subject to the self-employment coverage provisions on the same basis as other self-employed persons.

9. *Cover American citizens employed on vessels of foreign registry by American employers on the same basis as other American citizens working outside the United States for American employers.*

The 1950 amendments covering American citizens working outside the United States for American employers did not extend coverage to American seamen working for American em-

ployers on vessels of foreign registry. While there are few people affected by this exclusion, it seems desirable to remove the exclusion and treat on a consistent basis all American citizens who are employed outside the United States.

10. *Extend for a limited period the present provision giving "free" wage credits of \$160 a month for service in the Armed Forces.<sup>3</sup>*

Members of the Armed Forces are now given "free" wage credits of \$160 a month for service after September 16, 1940, and before January 1, 1954. Since the question of old-age and survivors insurance for this group is now being studied by two committees, we believe that consideration of permanent contributory coverage should await the results of the studies, and we propose—as an interim measure—limited extension of the "free" wage credits.

11. *Revise the method for computing the average monthly wage to provide that the 3 years in which earnings credits were the lowest (or nonexistent) would ordinarily be disregarded but in no case shall the period over which the average monthly wage is computed be less than the period of time required for the worker to obtain fully insured status.*

Our proposal is designed to meet the problem of the newly covered groups, who under existing legislation would in many instances have substantially lower benefits than those already covered because they do not have wage credits in 1951, 1952, and 1953. By making possible the payment of full-rate benefits when earnings were reduced or nonexistent in as many as 3 years, the proposal does away with the need for any special provision for the newly covered groups. For them the 3 years before 1954 would be omitted from the computation of the average monthly wage, since they would have no covered earnings in those years; any later years with little or no earnings would, however, count against them.

Our proposal solves this problem of the newly covered groups as part of an over-all improvement in the program.

<sup>3</sup> A bill signed by President Eisenhower on August 15, 1953, extends the provision through June 30, 1955.



It would give to those already covered some future protection against the lowering of the average monthly wage because of periods of unemployment, disability, or low earnings; the 3 years (past or future) in which they have little or no earnings would be disregarded.

We recognize, however, that over the long run it may be desirable to allow persons who have been under the program for some years to disregard more than 3 years. One important reason is that the groups

brought under coverage after 1953 will, in general, be unable to utilize the 3-year provision to offset future periods of low earnings or absence from the system.

Dropping out the lowest 3 years will ordinarily leave several years over which the average monthly wage could be computed. Under present law, however, some persons retiring in the near future may have their benefits based on a period as short as 1½ years. Some limitation on the dropping out of 3 years is therefore needed, and we

propose that the average monthly wage be computed over a period at least as long as that required for attainment of insured status. It would be desirable, however, to make certain technical modifications of this general proposal.

The Bureau of Old-Age and Survivors Insurance advises us that, though it would be impractical to recompute individually the benefits for the 5 million persons now on the rolls, our proposal is practical for future computations.

## Notes and Brief Reports

### Family Benefits in Current-Payment Status, December 31, 1952

The number of families receiving monthly benefits under old-age and survivors insurance increased by almost half a million in 1952. At the end of the year, monthly benefits were being paid to at least one member of 3.6 million families (table 27, page 41). Retired worker families made up 73 percent of the total; they numbered 2,644,000—about 365,000 more than a year earlier. The number of survivor families totaled 957,000, an increase of almost 116,000 for the year.

Average family benefits at the end of 1952 showed substantial increases from the corresponding averages a year earlier because of the higher benefit rates provided by the 1952 amendments and the large number of awards in the last half of the year of "new-start formula" benefits—based on earnings after 1950 and the new benefit formula. Payments to all retired workers with no dependents receiving benefits averaged \$50.70 for men and \$39.10 for women, increases of 17 percent and 18 percent, respectively. The average for a retired worker and his aged wife was \$81.60—16 percent more than a year earlier.

Families with benefits computed under the new-start formula had considerably higher average benefits than those whose benefits were computed by use of the conversion table. For beneficiary families that consist only of the retired worker and that are re-

ceiving benefits determined under the new-start formula, the average benefits were \$71.20 for men and \$50.70 for women; for families composed of a retired worker and his aged wife, both of whom were receiving benefits, the average was \$106.50. At the end of 1952, all retired-worker families receiving benefits computed under the new-start formula comprised about 9 percent of the total; the proportion will increase, however, since this formula is used for about two-thirds of the current old-age benefit awards.

For survivor families the average benefits ranged from \$41.00 for a family in which only one child was receiving benefits to \$106.00 for a family consisting of a widowed mother and two children. The average benefit for aged-widow families was \$40.70 and for one-parent families, \$41.50.

The average family payment at the end of 1952 to a widowed mother and two children was greater than the average paid to a widowed mother and three or more children because of the maximum provisions. Under these provisions the presence of more than two child beneficiaries results in a higher family benefit only when the benefit is based on primary insurance amounts within a limited range (\$64.00–\$84.40). The effect of the higher amounts payable to families of this size is more than offset by the heavier concentration of larger families in the group receiving benefits based on a low primary insurance amount.

A distribution of the number of

families by amount of the family benefit (table 31, page 43; table 34, page 46) shows the greatest concentration for retired-worker-only families at \$25 for both men and women; likewise, of the families composed of a retired worker and his wife, the largest number are receiving \$37.50. The percentage distributions for families receiving benefits computed under the new-start formula were marked by the heavy concentration at the higher benefit amounts. For families in which only the retired worker was receiving benefits, 28 percent of the men were receiving the maximum of \$85.00; for women, the greatest concentration was at \$55–\$60. Nearly 30 percent of the families consisting of a retired worker and wife aged 65 or over were being paid the maximum family benefit of \$127.50.

The maximum amount of \$168.75 was being paid to nearly 10,000 families, more than double the number receiving the former maximum of \$150 at the end of 1951. Under the 1952 amendments, the \$168.75 maximum can be paid to families consisting of a retired worker and two or more dependents, or of a widowed mother and two or more children, or of four or more children, if the primary insurance amount is \$71.60 or higher.

The distribution of all retired workers receiving benefits by amount of old-age benefit and by benefit computation method is shown in table 25, page 40. The proportion of old-age beneficiaries receiving the \$25 minimum was almost 20 percent, about the same as the proportion receiving the \$20 minimum a year earlier. For men, the proportion receiving the minimum

in 1952 was about 15 percent, and for women, 35 percent. Only 3 percent of the old-age benefits computed under the new-start formula were at the \$25 minimum, while 22 percent were at the \$85 maximum.

## Recent Publications\*

### Social Security Administration

BUREAU OF PUBLIC ASSISTANCE and CHILDREN'S BUREAU. *Public Social Welfare Personnel*. Washington: U. S. Govt. Print. Off., 1953. No paging. \$1.

A study of State and local public assistance and public child welfare workers—their education, experience, workloads, salaries, and working conditions—as of mid-1950.

### General

BRACKMANN, KURT. *Handbuch der Sozialversicherung: Eine Systematische Darstellung Unter Besonderer Beruecksichtigung der Rechtsprechung*. 1st-3d editions. Bad Godesberg: Asgard Verlag, 1953. 2 vols., looseleaf.

A guide to postwar social insurance in Germany as of January 1953; includes data for the miners' system.

ELDRIDGE, SEBA. *The Dynamics of Social Action*. Washington: Public Affairs Press, 1952. 119 pp. \$2.50. A guide and handbook.

GREENFIELD, MARGARET. *Unemployment Insurance for Farm Workers*. (1953 Legislative Problems, No. 8.) Berkeley: University of California, Bureau of Public Administration, May 1953. 49 pp. Processed. \$1.25. Considers problems involved, types of coverage proposed, and costs, and discusses the action taken in California.

NEUMEYER, MARTIN H. *Social Problems and the Changing Society*. New York: D. Van Nostrand Co., Inc., 1953. 477 pp. \$4.25.

"Public Employment Service System, 1933-53: A Brief History." *Employment Security Review*, Vol. 20, June 1953, entire issue. 20 cents.

\* Prepared in the Library of the Department of Health, Education, and Welfare. Orders for items listed should be directed to publishers and booksellers; Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

Describes how the "U. S. Employment Service and the Federal-State system of public employment offices have met each new situation and how administration, procedures, and operation were adapted to fit the changing demands of a changing economy."

### Retirement and Old Age

Administration of Homes for the Aged: *Selected Papers on Management and Program Planning*. Kurt G. Herz and Morris Zelditch, editors. New York: Council of Jewish Federations and Welfare Funds, 1952. 116 pp. Processed. \$2.25. Includes papers describing the medical and social service programs.

CHAMBER OF COMMERCE OF THE UNITED STATES OF AMERICA. *Weaknesses in Federal Programs for the Aged. National Social Security Conference . . . Proceedings, March 27, 1953*. Washington: The Chamber, 1953. 27 pp. Processed.

Includes Discriminations in Coverage, by E. J. Eberling; Dangers in Federal Relief, by D. Russell Bontrager; and Unrealistic Financing, by Dorrance C. Bronson.

CIVIC, MIRIAM. "Social Security Reappraised." *Conference Board Business Record*, New York, Vol. 10, June 1953, pp. 234-241.

Considers proposals for revising old-age assistance and old-age and survivors insurance.

HAYMAN, DONALD B. *Social Security and State and Local Retirement in North Carolina*. (Law and Administration Series, Vol. 8.) Chapel Hill: University of North Carolina, Institute of Government, 1953. 171 pp. \$2.

HERZ, KURT G. *The Jewish Home for the Aged, Troy, New York: Survey Report*. New York: Council of Jewish Federations and Welfare Funds, Mar. 1953. 58 pp. Processed.

Analyzes administration, management, personnel, and financial policies and practices, and evaluates the institutional program.

KUBIE, SUSAN H., and LANDAU, GERTRUDE. *Group Work with the Aged*. New York: International Universities Press, Inc., 1953. 214 pp. \$3.50. Experience in a recreational day center for the aged.

SPECIAL SURVEYS. *They Tell About Retirement: A Special Survey of Retired Men in Cleveland*. Cleveland: Special Surveys, 1952. 50 pp., tables, and questionnaires. Processed. \$5.

SPEYER, GERARD W. "Your Job After 40: A Detailed Report on Employment Prospects for Older Workers Plus Advice on How to Get that New Job." *Lifetime Living*, New York, Vol. 2, July 1953, pp. 43-49 ff. 25 cents.

### Public Welfare and Relief

CONNECTICUT PUBLIC EXPENDITURE COUNCIL. *The State Welfare Survey*. Hartford: The Council, 1952. 74 pp.

Includes a summary of the Council's findings and recommendations.

COUNCIL ON SOCIAL WORK EDUCATION. *Education for Social Work. Proceedings for First Annual Program Meeting . . . St. Louis, Missouri, January 21-24, 1953*. New York: The Council, 1953. 105 pp. \$3.

Papers on priorities, recruitment, and the international field.

Psychoanalysis and Social Work. Marcel Heimann, editor. New York: International Universities Press, Inc., 1953. 346 pp. \$5.

Includes articles on the medical social worker in a hospital setting, foster home placement, and the contribution of psychoanalysis in treatment of the aged and of adolescents and in the work of adoption and family agencies.

Research Programs and Projects in Social Work. (Articles reprinted from *Social Casework*.) New York: Family Service Association of America, 1953. 64 pp. 90 cents.

SCHEIDLINGER, SAUL. "The Concepts of Social Group Work and of Group Psychotherapy." *Social Casework*, New York, Vol. 34, July 1953, pp. 292-297. 50 cents.

Some major differences and similarities between social group work and group psychotherapy.

Selected Readings for the Public Assistance Worker. Saul Kasman, editor. Chicago: Illinois Public Aid Commission, Staff Development Services, 1953. 174 pp. Processed.

TAYLOR, ALICE L. "Case Recording: An Administrative Responsibility." *Social Casework*, New York, Vol. 34, June 1953, pp. 240-246. 50 cents.

VASEY, WAYNE. "Impact of Times on Public Assistance." *Minnesota Welfare*, St. Paul, Vol. 8, May 1953, pp. 8-12.

WALTON, ELOISE. *Let's Work Together in Community Service*. New York: Public Affairs Committee, Inc., 1953. 28 pp. 25 cents.

A summary of Community Planning (Continued on page 17)



# Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940-53

[In thousands; data corrected to Aug. 13, 1953]

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs				
		Monthly retirement and disability benefits <sup>1</sup>				Survivor benefits						Temporary disability benefits <sup>1</sup>		State laws <sup>10</sup>	Veterans' legis-lation <sup>11</sup>	Rail-road Unem-ploy-ment Insurance Act <sup>12</sup>
						Monthly				Lump-sum <sup>7</sup>						
		Social Se-curity Act	Rail-road Retirement Act	Civil Service Com-mission <sup>3</sup>	Vet-erans Admin-istration <sup>4</sup>	Social Se-curity Act <sup>5</sup>	Railroad Retire-ment Act <sup>6</sup>	Civil Service Com-mission <sup>7</sup>	Veterans Admin-istration <sup>8</sup>	Social Se-curity Act	Other <sup>9</sup>	State laws <sup>10</sup>	Railroad Unem-ploy-ment Insurance Act <sup>11</sup>			
Number of beneficiaries																
1952																
June		3,109.5	348.9	175.6	2,418.0	1,484.3	150.6	39.8	1,042.0	35.9	11.6	32.4	24.7	918.1	0.3	31.6
July		3,120.3	352.7	176.5	2,424.4	1,488.2	150.9	40.6	1,044.2	28.4	12.1	32.6	26.9	870.9	.3	68.6
August		3,184.5	354.7	178.3	2,429.3	1,495.4	151.1	41.3	1,047.2	31.9	11.2	30.7	33.1	979.9	.2	72.8
September		3,275.4	353.1	179.3	2,435.5	1,511.9	150.5	42.3	1,050.4	32.7	10.9	30.4	36.9	930.8	.1	37.9
October		3,345.9	354.5	179.6	2,446.8	1,534.4	152.2	43.8	1,057.0	39.7	11.7	30.4	36.9	930.0	.1	29.5
November		3,393.2	357.3	182.8	2,483.2	1,549.2	151.8	42.8	1,060.1	32.4	10.3	29.7	33.9	935.9	10.2	30.6
December		3,455.8	358.0	181.9	2,460.5	1,569.8	152.9	43.6	1,063.4	40.9	10.1	31.7	39.7	972.6	19.0	41.9
1953																
January		3,518.1	359.7	183.7	2,466.2	1,590.3	153.0	45.7	1,071.4	41.4	11.6	31.4	40.2	932.5	31.0	89.7
February		3,597.8	361.3	184.6	2,470.2	1,606.4	153.8	46.6	1,074.7	37.0	11.1	32.0	34.3	956.3	38.4	60.0
March		3,680.7	362.0	185.7	2,476.1	1,624.4	154.8	47.5	1,077.6	44.3	13.5	35.7	33.9	929.9	41.8	57.4
April		3,754.0	365.4	186.5	2,486.5	1,647.1	155.6	48.4	1,083.2	47.7	14.7	35.0	31.3	840.4	36.7	45.3
May		3,822.7	368.1	187.5	2,496.5	1,664.0	156.3	49.4	1,086.4	47.0	12.9	33.6	27.3	772.1	31.3	27.5
June		3,887.3	370.5	189.0	2,505.8	1,686.3	157.1	49.6	1,089.3	46.9	12.4	34.1	29.8	734.1	29.2	22.0
Amount of benefits <sup>14</sup>																
1940	\$1,188,702	\$21,074	\$114,166	\$62,019	\$317,851	\$7,784	\$1,448	\$105,696	\$11,736	\$12,267				\$518,700		\$15,961
1941	1,085,488	55,141	119,912	64,933	320,561	25,454	1,559	111,799	13,328	13,943				344,321		14,537
1942	1,130,721	80,305	122,806	68,115	325,265	41,702	1,603	111,193	15,038	14,342				344,084		6,268
1943	921,465	97,257	125,795	72,961	331,350	57,763	1,704	116,133	17,830	17,255	\$2,857			79,643		917
1944	1,118,798	119,009	129,707	77,193	456,279	76,942	1,765	144,302	22,146	19,238	5,035			62,385	\$4,215	582
1945	2,065,566	157,391	137,140	83,874	697,830	104,231	1,772	254,238	26,135	23,431	4,669			445,866	126,630	2,359
1946	5,149,761	230,285	149,188	94,585	1,268,964	130,139	1,817	333,640	27,267	30,610	4,761			1,094,850	1,743,718	39,401
1947	4,700,827	299,830	177,053	106,876	1,676,029	153,109	19,283	382,515	29,617	33,115	26,024	\$11,368		776,165	970,542	39,401
1948	4,510,041	366,887	208,642	132,852	1,711,182	176,736	36,011	\$918	413,912	32,315	32,140	35,572	30,843	793,265	510,167	28,599
1949	5,694,080	454,483	240,893	158,973	1,692,215	201,369	39,257	4,317	477,406	33,158	31,771	59,066	30,103	1,737,279	430,194	103,596
1950	5,375,811	718,473	254,240	175,787	1,732,208	299,672	43,884	8,409	491,579	32,740	33,578	89,259	28,099	1,373,426	34,653	59,804
1951	5,708,384	1,361,046	268,733	196,529	1,647,938	523,485	49,527	14,014	519,398	57,337	33,356	147,862	26,297	840,411	2,234	20,217
1952	6,548,745	1,613,364	361,200	225,120	1,722,225	615,605	74,085	19,986	572,983	63,298	37,251	165,340	34,689	995,367	3,530	41,793
1953																
June	497,420	115,666	28,478	17,723	136,055	46,073	5,727	1,550	46,985	4,898	3,048	3,291	2,218	83,511	29	2,166
July	519,865	116,124	28,698	17,922	147,536	46,173	5,747	1,591	48,267	3,893	3,606	3,531	2,045	85,612	26	6,094
August	536,211	119,613	28,807	18,215	148,319	46,401	5,765	1,627	49,929	4,703	3,814	3,160	3,690	95,380	14	7,765
September	531,121	141,202	28,600	20,859	149,479	52,522	5,765	1,928	49,106	4,915	3,441	3,311	4,184	82,094	9	3,706
October	534,455	144,904	28,684	21,084	151,778	53,391	5,837	1,971	52,262	6,185	3,305	3,461	4,302	84,227	6	3,068
November	523,997	147,316	28,954	21,068	149,984	53,918	6,217	1,988	47,924	5,219	3,023	2,982	3,839	47,730	985	2,870
December	560,074	150,481	28,961	21,264	151,156	54,696	6,277	2,048	52,163	6,737	2,806	3,662	4,523	69,061	2,107	4,130
1953																
January	589,307	153,791	29,058	21,350	150,657	55,502	6,284	2,081	49,738	6,876	3,173	3,477	4,343	94,360	3,274	5,843
February	589,555	158,240	29,176	21,525	150,457	56,196	6,332	2,113	53,600	6,250	2,991	3,217	3,474	86,827	3,671	5,486
March	604,143	162,638	29,271	21,817	152,449	56,948	6,389	2,148	50,841	7,444	3,732	4,079	3,804	92,308	4,407	5,868
April	599,716	166,406	29,551	21,798	152,864	57,868	6,433	2,210	51,719	7,998	4,484	3,900	3,308	82,990	3,880	4,298
May	590,688	170,028	29,753	22,006	153,248	58,606	6,488	2,229	51,867	8,028	4,004	3,588	2,875	72,144	3,142	2,682
June	593,755	173,457	29,959	22,218	153,220	59,542	6,552	2,264	50,665	8,018	3,711	3,836	3,138	72,033	3,093	2,049

<sup>1</sup> Under the Social Security Act, retirement benefits—old-age, wife's, and husband's benefits, and benefits to children of old-age beneficiaries—partly estimated. Under the other 3 systems, benefits for age and disability; beginning December 1951, spouse's annuities under the Railroad Retirement Act.

<sup>2</sup> Data for civil-service retirement and disability fund; excludes noncontributory payments made under the Panama Canal Construction Annuity Act. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections.

<sup>3</sup> Pensions and compensation, and subsistence payments to disabled veterans undergoing training.

<sup>4</sup> Mother's, widow's, widower's, parent's, and child's benefits; partly estimated.

<sup>5</sup> Annuities to widows under joint and survivor elections and, beginning February 1947, survivor benefits—widow's, widower's (first paid December 1951), widow's current, parent's, and child's benefits.

<sup>6</sup> Payments to widows, parents, and children of deceased veterans.

<sup>7</sup> Number of decedents on whose account lump-sum payments were made.

<sup>8</sup> Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs.

<sup>9</sup> First payable in Rhode Island, April 1943; in California, December 1946; in New Jersey, January 1949; in New York, July 1950 (monthly data not available); and under the railroad program, July 1947. Excludes hospital benefits in California; also excludes private plans in California and New Jersey except for calendar-year totals.

<sup>10</sup> Represents average weekly number of beneficiaries.

<sup>11</sup> Represents average number of beneficiaries in a 14-day registration period.

<sup>12</sup> Beginning September 1944, under the Servicemen's Readjustment Act, readjustment allowances to unemployed and self-employed veterans of World War II. Beginning November 1952, under the Veterans' Readjustment Assistance Act, unemployment compensation benefits to veterans with military service since June 1950; data for October 1952 (first payable Oct. 15) roughly estimated—\$76,878 paid to 2,524 veterans. Number represents average weekly number of claims paid.

<sup>13</sup> Partly estimated.

<sup>14</sup> Payments: amounts certified, under the Social Security and the Railroad Retirement Acts (except monthly data for monthly benefits, which represent benefits in current-payment status) and under the Railroad Unemployment Insurance Act; disbursements, for Veterans Administration programs except the readjustment allowance program; checks issued, under the State unemployment insurance and temporary disability laws, the Servicemen's Readjustment Act, and the Veterans' Readjustment Assistance Act; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Adjusted on annual basis except for civil-service data and payments under the Railroad Unemployment Insurance Act, which are adjusted monthly.

Source: Based on reports of administrative agencies.



**Table 2.—Estimated distribution of the civilian labor force by employment and coverage status, selected months, 1951-53**

[In millions]

Employment and coverage status	December 1951	June 1952	December 1952	June 1953
Civilian labor force, total.....	62.7	64.4	62.9	64.7
Unemployed.....	1.7	1.8	1.4	1.6
Employed, total.....	61.0	62.6	61.5	63.2
Covered by old-age and survivors insurance <sup>1</sup> .....	45.4	46.1	47.1	47.2
Covered under law before 1950 amendments.....	36.7	36.8	37.4	37.4
Additional coverage under 1950 amendments <sup>2</sup> .....	8.7	9.3	9.7	9.8
Jointly covered by railroad retirement and old-age and survivors insurance <sup>3</sup> .....	1.5	1.4	1.4	1.4
Not covered by old-age and survivors insurance.....	14.1	15.1	13.0	14.6
Federal, State, and local governments.....	5.5	5.0	5.1	4.3
Agriculture <sup>4</sup> .....	5.8	7.4	5.2	7.0
Wage and salary workers <sup>5</sup> .....	9	1.1	.6	.9
Self-employed.....	3.9	4.2	3.7	4.1
Unpaid family workers.....	1.1	2.2	.9	2.0
Domestic service.....	.8	.9	.8	1.1
Other <sup>6</sup> .....	1.9	1.8	1.9	2.1

<sup>1</sup> Excludes employees of State and local governments and nonprofit organizations which were not covered although eligible for coverage.

<sup>2</sup> As a result of amendments to the Railroad Retirement Act adopted in 1951, earnings in railroad service may be credited toward benefits under either the railroad or the old-age and survivors insurance program, depending in most instances on the length of railroad service.

<sup>3</sup> Includes about 100,000 domestic service workers on farms.

<sup>4</sup> Includes noncovered workers in the following partially covered industries: educational institutions and agencies; medical and health services; religious, charitable, and membership organizations; forestry and fishing; and self-employed persons and unpaid family workers in nonagricultural industries.

Source: Employment by industry and class of worker based on data provided by the Bureau of the Census; coverage status estimated by the Bureau of Old-Age and Survivors Insurance.

**Table 3.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1941-53**

[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions <sup>1</sup>	Federal civil-service contributions <sup>2</sup>	Taxes on carriers and their employees	State unemployment contributions <sup>3</sup>	Federal unemployment taxes <sup>4</sup>	Railroad unemployment insurance contributions <sup>5</sup>
Fiscal year:						
1941-42.....	\$895,619	\$190,498	\$170,012	\$1,093,000	\$119,944	\$84,738
1942-43.....	1,130,495	334,278	208,795	1,217,737	158,361	102,710
1943-44.....	1,292,122	445,951	267,065	1,353,272	179,909	121,518
1944-45.....	1,309,919	486,719	285,038	1,251,958	184,544	131,993
1945-46.....	1,238,218	528,049	282,610	1,009,091	179,930	129,126
1946-47.....	1,459,492	481,448	380,057	1,001,504	184,823	141,750
1947-48.....	1,616,162	482,585	557,061	1,007,087	207,919	145,148
1948-49.....	1,690,296	553,461	553,833	988,965	222,850	9,816
1949-50.....	2,106,388	662,262	550,172	1,094,408	226,306	18,855
1950-51.....	3,120,404	684,343	577,509	1,364,590	233,537	24,681
1951-52.....	3,594,248	722,850	734,990	1,431,997	258,945	25,734
1952-53.....	4,096,602	744,646	626,050	1,367,806	275,825	25,066
1952						
June.....	142,689	35,922	57,973	7,083	1,024	58,89
July.....	183,710	362,539	16,470	140,718	5,257	10
August.....	438,539	33,338	89,162	242,286	16,772	214
September.....	238,153	35,447	54,349	9,312	121	6,057
October.....	206,991	33,978	13,898	113,675	3,216	33
November.....	538,335	33,548	88,471	199,304	15,147	237
December.....	272,815	37,834	52,909	8,571	1,389	6,033
1953						
January.....	118,136	43,098	14,173	77,047	15,680	70
February.....	491,734	25,407	59,381	170,926	181,750	534
March.....	428,978	35,297	51,761	8,367	14,024	5,837
April.....	233,630	34,782	12,599	150,230	1,713	39
May.....	524,532	33,082	89,581	240,818	19,578	813
June.....	421,048	36,295	53,297	6,553	1,178	5,189

<sup>1</sup> Represents contributions of employees and employers in employments covered by old-age and survivors insurance (beginning December 1952 adjusted for employee-tax refunds); from May 1951, includes deposits made in the trust fund by States under voluntary coverage agreements; beginning January 1951, on an estimated basis.

<sup>2</sup> Represents employee and Government contributions to the civil-service retirement and disability fund; Government contributions are made in 1 month for the entire fiscal year.

<sup>3</sup> Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 2 States, contributions from employees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies; corrected to July 21, 1953.

<sup>4</sup> Represents taxes paid by employers under the Federal Unemployment Tax Act.

<sup>5</sup> Beginning 1947, also covers temporary disability insurance.

<sup>6</sup> Includes contributions from the Federal Government.

Source: *Daily Statement of the U. S. Treasury*, unless otherwise noted.

## THE FISCAL YEAR (Continued from page 2)

In aid to the blind the number of recipients increased only slightly during the year—from 97,694 in June 1952 to 98,700 in June 1953. The average payment for the country as a whole rose \$3 to \$54. With the approval of a plan for aid to the blind in Nevada in May, this program is now being administered with Federal participation in all 53 jurisdictions covered by the Social Security Act.

In July 1952, Georgia initiated a program of aid to the permanently

and totally disabled, and at the end of the year there were 39 States with such programs. The national caseload grew steadily during the year, and by June 1953, the number of recipients was 176,000—21 percent higher than in June a year earlier. Caseloads were higher in 33 States, and average payments had increased in 31 of the 38 States with programs in operation in June 1952.

The 255,000 cases receiving general assistance in June was the smallest number since November 1945. In 1945, however, the caseload included many

disabled persons. Permanently and totally disabled persons in need are now cared for under the new category in most States. The general assistance caseload declined 13 percent from June 1952. This decrease—the largest for any program—reflects the generally favorable economic situation existing throughout the year.

THE GENERALLY HIGH levels of employment during the fiscal year 1952-53 were reflected in the operations of the State unemployment insurance programs. Fewer workers received bene-

(Continued on page 16)

Table 4.—Estimated payrolls in employment covered by selected programs in relation to civilian wages and salaries, by specified period, 1939-52<sup>1</sup>  
[Corrected to August 3, 1953]

Period	Wages and salaries <sup>2</sup>		Payrolls <sup>3</sup> covered by—		
	Total	Civilian	Old-age and survivors insurance <sup>4</sup>	State unemployment insurance <sup>5</sup>	Railroad retirement and unemployment insurance <sup>6</sup>
Amount (in millions)					
Calendar year:					
1939.....	\$45,745	\$45,347	\$32,125	\$28,980	\$2,180
1940.....	49,587	48,996	35,660	32,352	2,280
1941.....	61,708	59,846	45,286	41,085	2,697
1942.....	81,887	75,557	57,950	54,548	3,394
1943.....	105,647	91,202	69,379	65,871	4,100
1944.....	116,924	96,286	73,060	68,886	4,523
1945.....	117,676	95,078	71,317	66,411	4,580
1946.....	111,256	103,294	79,063	73,145	4,883
1947.....	122,042	117,974	92,088	86,234	5,113
1948.....	134,327	130,357	101,892	95,731	5,639
1949.....	133,418	129,169	99,645	93,620	5,113
1950.....	145,538	140,589	109,439	102,835	5,327
1951.....	169,814	161,174	133,000	118,243	6,101
1952.....	183,705	173,330	145,000	127,320	6,133
1951					
January-March.....	40,068	38,223	30,700	28,006	1,456
April-June.....	41,995	39,884	32,700	29,155	1,549
July-September.....	43,084	40,806	33,800	29,296	1,655
October-December.....	44,667	42,261	35,800	31,786	1,689
1952					
January-March.....	43,811	41,296	34,000	29,943	1,804
April-June.....	44,732	42,121	35,000	30,780	1,801
July-September.....	46,351	43,707	36,000	31,315	1,542
October-December.....	48,811	46,206	40,000	35,282	1,586
Percent of civilian wages and salaries					
Calendar year:					
1939.....	100.0	100.0	70.8	63.9	4.8
1940.....	100.0	100.0	72.6	66.0	4.7
1941.....	100.0	100.0	75.7	70.2	4.6
1942.....	100.0	100.0	76.7	72.2	4.5
1943.....	100.0	100.0	76.1	72.2	4.5
1944.....	100.0	100.0	75.9	71.5	4.7
1945.....	100.0	100.0	75.0	69.8	4.8
1946.....	100.0	100.0	76.5	70.8	4.7
1947.....	100.0	100.0	78.1	73.1	4.3
1948.....	100.0	100.0	78.2	73.4	4.2
1949.....	100.0	100.0	77.1	72.4	4.0
1950.....	100.0	100.0	77.9	73.2	3.8
1951.....	100.0	100.0	82.5	73.4	3.6
1952.....	100.0	100.0	83.7	73.5	3.6
1951					
January-March.....	100.0	100.0	80.3	73.3	3.6
April-June.....	100.0	100.0	82.0	73.1	3.9
July-September.....	100.0	100.0	82.8	71.8	3.8
October-December.....	100.0	100.0	84.7	75.2	3.6
1952					
January-March.....	100.0	100.0	82.3	72.5	3.6
April-June.....	100.0	100.0	83.1	73.1	3.6
July-September.....	100.0	100.0	82.4	71.6	3.5
October-December.....	100.0	100.0	86.6	76.4	3.4

<sup>1</sup> Continental United States, except as otherwise noted (see footnotes 2 and 7).

<sup>2</sup> Represents estimated wages and salaries, in cash and in kind, earned in specified period in continental United States and, in addition, pay of Federal civilian personnel in all other areas; includes employee contributions to social insurance and related programs. Quarterly data reflect prorating of year-end bonus payments.

<sup>3</sup> Wages paid in specified period.

<sup>4</sup> Through 1950 represents taxable wages plus estimated nontaxable wages in excess of \$3,000 earned in employment covered by program; beginning Jan. 1, 1951, taxable wages plus estimated nontaxable wages in excess of \$3,600. Excludes earnings of self-employed persons covered since Jan. 1, 1951.

<sup>5</sup> Taxable wages plus nontaxable wages earned in employment covered by program; excludes earnings of railroad workers covered by State laws through June 1939.

<sup>6</sup> Beginning 1947, includes temporary disability insurance.

<sup>7</sup> Taxable wages plus nontaxable wages in excess of \$300 a month; includes a small amount of taxable wages for Alaska and Hawaii.

Source: Data on wages and salaries from the Office of Business Economics, Department of Commerce; data on payrolls for selected programs based on reports of administrative agencies.

Table 5.—Status of the unemployment trust fund, by specified period, 1936–53  
[In thousands]

Period	Total assets at end of period	Net total of U. S. Government securities acquired <sup>1</sup>	Un-expended balance at end of period	State accounts				Railroad unemployment insurance account <sup>2</sup>			
				Deposits	Interest credited	Withdrawals <sup>3</sup>	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period <sup>4</sup>
Cumulative, January 1936–June 1953.....	\$9,257,893	\$9,237,042	\$20,850	\$17,818,420	\$1,684,772	\$10,940,655	\$8,562,537	\$932,068	\$171,075	\$592,766	\$695,381
Fiscal year:											
1941–42.....	3,150,103	866,000	11,103	1,095,091	61,997	368,070	2,833,655	76,266	5,424	9,072	266,447
1942–43.....	4,372,460	1,228,000	5,460	1,217,686	75,562	174,334	4,002,569	92,441	6,862	1,834	369,891
1943–44.....	5,878,778	1,503,000	8,778	1,349,307	88,527	60,000	5,380,403	109,375	8,001	591	496,378
1944–45.....	7,315,258	1,437,173	8,084	1,256,003	113,139	70,492	6,679,054	118,794	10,502	785	636,204
1945–46.....	7,449,089	101,827	40,120	1,039,909	130,374	1,128,735	6,690,601	116,214	13,221	17,197	758,468
1946–47.....	7,869,044	443,000	17,044	1,005,273	131,418	817,802	7,009,491	127,576	15,470	51,657	859,584
1947–48.....	8,323,029	446,399	24,630	1,007,346	147,076	798,132	7,365,781	130,634	18,203	60,793	957,248
1948–49.....	8,182,417	-160,067	44,085	984,031	160,033	1,227,115	7,282,730	77	20,067	76,978	899,687
1949–50.....	7,437,896	-724,068	23,633	1,096,795	149,046	1,879,000	6,651,571	9,728	18,020	143,904	786,323
1950–51.....	8,079,232	649,933	15,035	1,362,629	147,662	848,270	7,313,592	14,884	16,465	52,034	765,640
1951–52.....	8,673,936	582,885	26,855	1,438,987	167,441	1,000,278	7,919,742	15,442	17,054	48,312	754,190
1952–53.....	9,257,893	589,951	20,850	1,371,105	184,242	912,551	8,562,537	15,042	18,526	97,272	695,381
1952											
June.....	8,673,936	936	26,855	10,446	77,051	84,912	7,919,742	3,533	7,811	3,584	754,190
July.....	8,637,162	-35,000	25,080	50,331	31	84,776	7,885,328	6	3	7,234	751,804
August.....	8,849,394	214,000	23,313	328,047		103,922	8,109,453	129		12,022	739,941
September.....	8,796,972	-40,006	10,895	15,122	249	63,455	8,061,340	3,634	25	7,969	735,632
October.....	8,791,237	-7,967	13,127	39,426	7,629	45,985	8,062,410	20	770	7,595	728,827
November.....	9,004,765	211,000	15,656	262,765		42,825	8,282,350	142		6,554	722,415
December.....	9,039,207	33,980	16,118	17,587	82,106	68,955	8,313,088	3,620	8,290	8,205	726,120
1953											
January.....	8,967,626	-85,000	29,537	27,981	67	89,120	8,252,016	42	7	10,559	715,610
February.....	9,086,440	121,000	27,351	212,930		85,640	8,379,306	321		8,797	707,124
March.....	8,998,024	-85,029	23,963	17,852	423	100,540	8,297,042	3,502	43	9,697	700,982
April.....	8,973,331	-13,000	12,271	56,823	9,543	84,215	8,279,193	23	956	7,823	694,128
May.....	9,230,141	253,000	16,081	331,591	359	69,891	8,541,251	488	36	5,772	688,896
June.....	9,257,893	22,982	20,850	10,649	83,834	73,197	8,562,537	3,114	8,397	5,045	695,381

<sup>1</sup> Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

<sup>2</sup> Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

<sup>3</sup> Includes withdrawals of \$79,160,000 for disability insurance benefits.

<sup>4</sup> Beginning July 1947, includes temporary disability program.

<sup>5</sup> Includes transfers to the account from railroad unemployment insurance administration fund amounting to \$85,290,000 and transfers of \$12,338,000 out of the account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

Source: Daily Statement of the U. S. Treasury.



Table 6.—Status of the old-age and survivors insurance trust fund, by specified period, 1937-53<sup>1</sup>

[In thousands]

Period	Receipts		Expenditures		Assets			
	Net contribution income and transfers <sup>2</sup>	Interest received	Benefit payments	Administrative expenses <sup>3</sup>	Net total of U. S. Government securities acquired <sup>4</sup>	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937-June 1953..	\$25,958,493	\$2,524,825	\$9,483,514	\$633,447	\$17,817,693	\$286,578	\$261,885	\$18,366,356
Fiscal year:								
1941-42.....	895,619	71,007	110,281	26,766	821,034	20,384	5,176	3,227,194
1942-43.....	1,130,495	87,403	149,304	27,492	1,035,200	24,495	6,968	4,268,298
1943-44.....	1,292,122	103,177	184,597	32,607	1,172,036	21,384	16,136	5,446,391
1944-45.....	1,309,919	123,854	239,834	26,950	1,137,411	35,092	32,007	6,613,381
1945-46.....	1,238,218	147,766	320,510	37,427	1,002,453	49,167	43,527	7,641,428
1946-47.....	1,459,867	163,466	425,582	40,788	1,193,600	48,751	7,305	8,798,390
1947-48.....	1,616,862	190,562	511,676	47,457	1,194,445	74,887	33,015	10,046,081
1948-49.....	1,693,575	230,194	607,036	53,465	1,293,891	66,870	12,409	11,309,949
1949-50.....	2,109,992	256,778	727,266	56,841	1,414,152	79,928	167,861	12,992,612
1950-51.....	3,124,098	287,392	1,498,088	70,447	1,677,976	200,456	212,311	14,735,567
1951-52.....	3,597,982	333,514	1,982,377	84,649	1,950,252	214,853	112,102	16,800,096
1952-53.....	4,096,602	380,640	2,627,492	89,429	1,544,542	286,578	261,885	18,366,356
1952								
June.....	142,689	145,860	171,005	6,514	259,067	214,883	112,102	16,600,036
July.....	183,710	-----	169,529	9,700	-----	224,617	108,849	16,604,617
August.....	438,539	-----	162,849	6,577	101,000	259,140	240,440	16,873,631
September.....	238,153	10,871	200,911	6,795	73,818	278,465	188,614	16,914,948
October.....	206,961	14,818	213,943	6,915	70,341	266,627	131,061	16,915,598
November.....	538,335	-----	213,268	6,638	137,000	262,682	316,496	17,234,327
December.....	* 272,815	163,479	219,671	9,231	305,167	280,773	200,568	17,441,719
1953								
January.....	118,136	-----	223,164	6,893	12,000	282,618	74,802	17,329,797
February.....	491,731	-----	229,808	7,024	31,000	281,993	299,630	17,585,000
March.....	428,978	10,871	240,069	7,186	141,018	286,227	346,972	17,777,594
April.....	233,630	14,818	248,997	6,813	179,641	308,440	137,755	17,770,232
May.....	524,532	-----	249,938	6,965	137,183	288,222	288,420	18,037,961
June.....	421,045	171,784	255,045	8,692	356,374	286,578	261,885	18,366,356

<sup>1</sup> Does not reflect indirect effects of the financial interchange provisions of the Railroad Retirement Act, as amended in 1951, under which the position of the old-age and survivors trust fund after June 30, 1952, is to be the same as if railroad employment had always been covered under old-age and survivors insurance; no transfer of funds has as yet been made. Includes taxes on self-employed persons for 1951 and adjustments of withheld employment taxes.

<sup>2</sup> For July 1940 to December 1950 equals taxes collected under the Federal Insurance Contributions Act. Beginning January 1951, amounts appropriated in accordance with sec. 201(a) of the Social Security Act as amended in 1950; from May 1951, includes deposits by States under voluntary coverage agreements. Beginning December 1952 includes adjustments for reimbursement to the general treasury of refunds of employee taxes in accordance with sec. 1401(d) of the

Internal Revenue Code (see footnote 5). For 1947-51 includes amounts appropriated to meet costs of benefits payable to veterans' survivors under the Social Security Act Amendments of 1946.

<sup>3</sup> Represents net expenditures for administration. Beginning November 1951, adjusted for reimbursements to trust fund of small amounts for sales of supplies and services.

<sup>4</sup> Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase.

<sup>5</sup> Includes deduction of \$33 million to adjust for estimated amount of 1951 taxes subject to refund on wages in excess of \$3,600 paid to employees who worked for more than 1 employer during the calendar year.

Source: Daily Statement of the U. S. Treasury.

Table 7.—Old-age and survivors insurance: Monthly benefits in current-payment status<sup>1</sup> at the end of the month by type of benefit and by month, June 1952-June 1953, and monthly benefits awarded, June 1953

[Amounts in thousands; data corrected to July 21, 1953]

Item	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Monthly benefits in current-payment status at end of month:														
1952														
June.....	4,893,801	\$161,739.4	2,372,308	\$99,591.5	668,297	\$15,169.6	896,820	\$24,008.9	421,730	\$15,161.8	214,030	\$7,053.2	20,616	\$754.5
July.....	4,608,494	162,296.8	2,381,641	100,002.1	670,772	15,235.4	895,775	23,955.5	425,253	15,282.2	214,335	7,063.6	20,718	757.9
August.....	4,679,986	166,015.0	2,431,796	103,000.3	683,705	15,698.9	897,880	23,983.7	430,105	15,452.4	215,650	7,117.6	20,850	762.1
September.....	4,787,213	193,725.0	2,503,816	122,167.7	700,654	18,024.0	906,580	26,938.0	436,227	17,733.9	218,945	7,905.8	20,991	865.5
October.....	4,880,239	198,295.1	2,557,399	125,343.9	715,885	18,509.5	920,307	27,460.3	442,786	18,003.1	222,681	8,104.5	21,181	873.8
November.....	4,942,409	201,234.4	2,594,371	127,438.9	725,389	18,803.4	927,268	27,738.9	448,053	18,218.1	226,042	8,156.2	21,286	878.9
December.....	5,025,549	205,179.0	2,643,932	130,217.4	737,859	19,178.4	938,751	28,141.3	454,563	18,482.2	228,984	8,272.7	21,460	887.0
1953														
January.....	5,108,422	209,293.8	2,691,729	133,086.5	750,436	19,581.4	950,134	28,564.3	461,884	18,785.7	232,627	8,382.3	21,612	893.7
February.....	5,204,176	214,435.9	2,753,071	136,928.1	767,100	20,147.2	959,552	28,928.6	468,130	19,045.8	234,596	8,487.1	21,727	899.1
March.....	5,305,159	219,585.5	2,817,018	140,725.0	784,747	20,712.3	969,445	29,300.1	475,504	19,349.6	236,613	8,593.5	21,832	904.9
April.....	5,401,081	224,274.0	2,873,082	143,972.6	800,520	21,204.3	982,296	29,760.6	483,422	19,679.8	239,717	8,741.8	22,044	914.9
May.....	5,486,643	228,634.4	2,926,906	147,138.7	813,278	21,620.5	992,330	30,134.0	490,149	19,963.0	241,725	8,852.3	22,255	925.9
June.....	5,573,594	232,998.6	2,977,476	150,124.2	826,590	22,050.3	1,003,281	30,540.7	498,967	20,332.4	244,809	9,014.9	22,462	936.2
Monthly benefits awarded in June 1953.....	136,314	6,300.9	73,647	4,162.5	23,781	690.4	20,552	661.0	11,063	458.0	6,909	311.8	362	17.2

<sup>1</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

<sup>2</sup> Partly estimated.

**Table 8.—Old-age and survivors insurance: Number of monthly benefits awarded, by type of benefit, number of lump-sum death payments awarded, and number of deceased workers represented for the first time in awards of lump-sum death payments, 1940-53**

[Corrected to July 24, 1953]

Year and quarter <sup>1</sup>	Monthly benefits							Lump-sum awards <sup>2</sup>	
	Total	Old-age	Wife's or husband's	Child's	Widow's or widower's	Mother's	Parent's	Number of payments	Number of deceased workers
1940.....	254,984	132,335	34,555	59,382	4,600	23,280	852	75,065	61,060
1941.....	269,286	114,660	36,213	75,619	11,020	30,502	1,272	117,303	90,941
1942.....	258,116	99,622	33,250	77,384	14,774	31,820	1,266	134,901	103,332
1943.....	262,866	89,070	31,916	85,619	19,576	35,420	1,264	163,011	122,185
1944.....	318,949	110,097	40,349	99,676	24,759	42,649	1,419	205,177	151,860
1945.....	462,463	185,174	63,068	127,514	29,844	55,108	1,755	247,012	178,813
1946.....	547,150	258,980	88,515	114,875	38,823	44,190	1,767	250,706	179,588
1947.....	672,909	271,488	94,189	115,754	45,249	42,807	3,422	218,787	181,962
1948.....	596,201	275,903	98,554	118,955	55,667	44,276	2,846	213,096	200,090
1949.....	682,241	337,273	117,356	118,922	62,928	43,087	2,675	212,614	202,154
1950.....	962,628	567,131	162,768	122,641	66,735	41,101	2,252	209,960	200,411
1951.....	1,336,432	702,984	228,887	230,500	80,591	78,323	6,147	431,229	414,470
1952.....	1,053,303	531,206	177,707	183,345	92,302	64,875	3,868	456,531	437,896
<b>1950</b>									
January-March.....	177,892	86,654	30,492	30,762	18,104	11,183	607	56,787	54,216
April-June.....	163,890	77,674	28,444	28,786	17,893	10,425	658	56,447	53,745
July-September.....	153,951	77,454	26,517	24,877	16,497	9,056	550	46,489	44,247
October-December.....	466,905	325,349	77,315	38,216	15,151	10,437	437	50,237	48,204
<b>1951</b>									
January-March.....	436,754	248,230	76,352	65,399	23,842	21,668	1,263	114,657	111,218
April-June.....	361,787	187,406	62,926	64,245	22,671	22,600	1,739	112,912	108,475
July-September.....	308,470	160,815	51,237	54,589	21,631	18,293	1,905	103,943	99,544
October-December.....	229,421	106,533	38,372	46,267	21,247	15,762	1,240	99,717	95,233
<b>1952</b>									
January-March.....	237,941	107,497	37,791	48,924	24,993	17,602	1,134	122,712	118,069
April-June.....	203,357	84,464	30,994	46,369	23,698	16,736	1,096	118,607	113,792
July-September.....	291,437	165,438	53,600	38,578	19,648	13,418	755	98,109	93,066
October-December.....	320,668	173,807	55,322	49,474	23,963	17,119	883	117,103	112,979
<b>1953</b>									
January-March.....	370,800	206,774	66,867	51,042	27,699	17,496	922	127,557	123,779
April-June.....	402,570	222,129	70,611	58,877	30,145	19,701	1,107	147,502	141,611

<sup>1</sup> Quarterly data for 1940-44 were presented in the *Bulletin* for February 1947, p. 29; for 1945-48, in the *Bulletin* for February 1949, p. 29; for 1949, in the *Bulletin* for March 1953, p. 30.

<sup>2</sup> Effective Sept. 1, 1950, a lump-sum death payment is payable with respect to every insured individual who dies after August 1950.

**Table 9.—Old-age and survivors insurance: Number of monthly benefits awarded, for selected types of benefit, 1950-53**

[Corrected to July 15, 1953]

Year and quarter	Wife's or husband's				Child's			Widow's or widower's			Mother's		
	Total	Wife aged 65 or over	Husband	Wife under age 65	Total	Children of retired workers	Children of deceased workers	Total	Widow	Widower	Total	Widowed mother	Divorced wife
1950.....	162,768	152,310	812	9,646	122,641	25,495	97,146	66,735	66,672	63	41,101	41,089	12
1951.....	228,887	193,966	3,077	31,844	230,500	40,958	189,542	89,591	89,324	267	78,323	78,181	142
1952.....	177,707	161,985	2,007	13,715	183,345	24,695	158,650	92,302	91,992	310	64,875	64,776	99
<b>1950</b>													
January-March.....	30,492	30,492	-----	-----	30,762	4,054	26,708	18,194	18,194	-----	11,183	11,183	-----
April-June.....	28,444	28,444	-----	-----	28,786	3,713	25,073	17,893	17,893	-----	10,425	10,425	-----
July-September.....	26,517	26,222	11	284	24,877	3,006	21,872	15,497	15,494	3	9,056	9,056	0
October-December.....	77,315	67,152	801	9,362	38,216	14,723	23,493	15,151	15,091	60	10,437	10,425	12
<b>1951</b>													
January-March.....	76,352	65,210	1,227	9,915	65,399	14,511	50,888	23,842	23,766	76	21,668	21,642	26
April-June.....	62,926	49,709	835	12,382	64,245	11,115	53,130	22,871	22,801	70	22,600	22,552	48
July-September.....	51,237	44,559	610	6,068	54,589	9,110	45,479	21,631	21,577	54	18,293	18,262	31
October-December.....	38,372	34,488	405	3,479	40,267	6,222	40,045	21,247	21,180	67	15,762	15,725	37
<b>1952</b>													
January-March.....	37,791	34,081	338	3,372	48,924	5,594	43,030	24,993	24,911	82	17,602	17,569	33
April-June.....	30,994	27,964	312	2,718	46,369	5,244	41,125	23,698	23,608	90	16,736	16,709	27
July-September.....	53,600	49,460	579	3,561	38,578	6,148	32,430	19,648	19,591	57	13,418	13,403	15
October-December.....	55,322	50,480	778	4,064	49,474	7,409	42,065	23,963	23,882	81	17,119	17,095	24
<b>1953</b>													
January-March.....	66,867	61,648	760	4,459	51,042	8,170	42,872	27,699	27,609	90	17,496	17,482	14

Table 10.—*Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, June 1953*  
[Corrected to July 21, 1953]

Region and State	Nonfarm placements	Initial claims <sup>1</sup>		Weeks of unemployment covered by continued claims		Compensated unemployment					Average weekly insured unemployment under State programs <sup>2</sup>
		Total	Women	Total	Women	All types of unemployment <sup>3</sup>			Total unemployment		
						Weeks compensated	Benefits paid <sup>4</sup>	Average weekly number of beneficiaries	Weeks compensated	Average weekly payment	
Total.....	611,639	804,514	358,187	3,773,299	1,788,601	3,229,835	\$72,033,062	734,053	2,928,110	\$23.23	<sup>5</sup> 832,713
Region I:											
Connecticut.....	10,651	13,351	8,245	28,896	18,317	21,688	437,876	4,929	19,628	21.19	6,436
Maine.....	4,279	4,795	2,706	31,212	19,639	26,107	395,396	5,933	21,907	15.99	6,341
Massachusetts.....	20,094	32,293	18,405	149,743	80,295	130,181	2,957,825	29,587	116,965	24.05	32,718
New Hampshire.....	2,048	4,816	2,826	29,214	18,320	23,458	449,524	5,331	19,884	20.48	6,199
Rhode Island.....	2,154	12,086	7,068	40,940	23,393	36,536	783,529	8,304	32,134	22.77	9,286
Vermont.....	1,657	810	444	4,613	2,734	3,711	74,708	843	3,310	21.01	1,021
Region II:											
New Jersey.....	15,043	45,937	26,244	182,446	103,465	182,544	4,916,651	41,487	165,597	27.80	40,174
New York.....	76,243	187,273	99,600	697,827	371,200	649,908	16,349,462	147,706	584,657	26.49	156,560
Puerto Rico.....	1,438	33	0	185	4						
Virgin Islands.....	85	0	0	0	0						
Region III-IV:											
Delaware.....	1,378	871	379	4,056	1,880	3,391	63,872	771	3,160	19.41	893
District of Columbia.....	3,709	1,721	597	10,636	4,729	9,256	168,668	2,104	9,120	18.28	2,369
Maryland.....	7,458	8,552	3,983	43,989	20,819	44,195	923,098	10,044	40,138	21.63	10,334
North Carolina.....	15,119	21,162	13,146	121,436	79,879	110,714	1,754,740	25,162	102,990	16.29	25,804
Pennsylvania.....	26,093	83,785	36,155	345,265	127,761	298,752	7,294,272	67,898	274,701	25.22	78,206
Virginia.....	8,151	7,022	3,635	65,208	40,917	56,744	967,683	12,896	54,750	17.27	14,848
West Virginia.....	2,089	8,277	1,644	68,185	14,310	56,207	1,111,897	12,774	52,108	20.40	15,331
Region V:											
Alabama.....	11,326	8,797	2,060	63,298	18,093	40,144	878,574	11,169	46,614	18.21	13,897
Florida.....	13,862	13,113	6,076	51,121	27,619	37,391	634,890	8,498	35,741	17.21	11,773
Georgia.....	12,927	9,262	4,779	56,841	33,796	46,528	774,932	10,575	42,219	17.19	13,763
Mississippi.....	7,807	5,812	1,689	34,826	9,985	26,004	481,467	5,910	23,266	19.22	7,919
South Carolina.....	7,266	6,438	2,542	43,866	20,532	39,144	705,586	8,896	36,978	18.47	10,068
Tennessee.....	15,138	10,654	4,794	87,155	42,430	76,181	1,255,356	17,314	71,917	16.70	18,440
Region VI:											
Kentucky.....	3,305	7,455	1,962	76,995	23,957	67,894	1,408,566	15,430	62,916	21.29	17,310
Michigan.....	22,825	34,079	8,596	109,163	39,280	61,332	1,569,488	13,939	57,968	26.33	22,691
Ohio.....	36,445	23,173	9,095	134,900	54,504	109,796	2,704,141	24,954	97,340	25.93	29,440
Region VII-VIII:											
Illinois.....	21,987	39,198	17,288	243,651	127,432	186,284	4,253,240	42,337	153,751	25.02	54,480
Indiana.....	11,101	25,414	5,623	60,762	22,930	47,489	1,044,016	10,793	41,779	23.19	14,371
Minnesota.....	15,306	4,241	1,831	41,874	18,084	33,578	555,566	7,631	30,697	17.12	8,030
Montana.....	3,629	1,105	285	6,904	2,211	5,795	115,301	1,317	5,795	19.88	1,403
North Dakota.....	2,597	292	68	2,559	845	2,138	47,808	486	1,761	23.63	497
South Dakota.....	2,035	160	60	1,131	521	964	18,873	219	885	20.03	238
Wisconsin.....	11,970	9,136	3,757	38,507	16,973	30,996	774,199	7,045	28,526	25.65	8,963
Region IX:											
Iowa.....	9,315	3,306	1,710	17,721	10,676	14,846	282,080	3,374	12,915	20.05	3,995
Kansas.....	9,734	4,819	1,733	21,823	6,819	17,416	397,228	3,958	16,001	23.58	5,035
Missouri.....	16,958	22,009	8,340	90,696	39,268	65,700	1,285,760	14,934	56,914	20.97	20,093
Nebraska.....	6,047	1,013	636	5,380	3,362	5,324	109,748	1,210	4,875	21.63	1,156
Region X:											
Arkansas.....	11,163	6,413	1,908	35,329	9,482	25,526	444,365	5,801	23,017	18.07	7,213
Louisiana.....	9,034	10,148	2,468	52,645	12,138	43,208	897,340	9,820	39,173	21.58	11,769
Oklahoma.....	14,490	7,798	2,347	40,081	14,655	32,551	624,944	7,398	31,016	19.54	9,177
Texas.....	54,670	11,075	3,374	73,936	28,596	58,734	1,011,246	13,349	55,680	17.61	16,036
Region XI:											
Colorado.....	8,586	1,383	386	7,258	2,381	5,884	124,077	1,337	5,486	21.60	1,566
New Mexico.....	3,992	1,242	224	6,895	1,822	6,913	146,169	1,571	6,529	21.57	1,664
Utah.....	3,304	2,064	525	10,527	3,997	7,247	174,823	1,647	6,445	25.04	2,259
Wyoming.....	1,404	343	99	1,654	493	1,428	36,216	325	1,255	26.33	323
Region XII:											
Arizona.....	4,789	3,260	895	14,068	5,235	9,863	206,570	2,242	9,336	21.15	3,135
California.....	35,068	71,229	29,551	380,144	211,427	342,444	7,638,089	77,828	309,634	23.20	85,730
Hawaii.....	1,472	1,693	543	17,208	8,665	13,345	257,930	3,033	11,188	21.16	( <sup>6</sup> )
Nevada.....	2,608	1,056	297	3,766	1,492	3,287	80,063	747	3,013	25.20	826
Region XIII:											
Alaska.....	1,144	2,429	1,270	8,304	3,351	6,856	215,182	1,558	6,604	31.75	( <sup>6</sup> )
Idaho.....	3,056	1,020	366	7,560	3,015	5,988	133,085	1,361	5,655	22.54	1,460
Oregon.....	8,155	9,908	3,278	41,618	14,628	39,006	865,784	8,865	36,101	22.98	8,934
Washington.....	9,555	11,193	2,655	59,282	20,236	50,210	1,230,559	11,411	48,071	24.78	12,451

<sup>1</sup> Excludes transitional claims.

<sup>2</sup> Total, part-total, and partial.

<sup>3</sup> Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

<sup>4</sup> Excludes Alaska and Hawaii.

<sup>5</sup> Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.



Table 11.—Public assistance in the United States, by month, June 1952–June 1953<sup>1</sup>

[Exclusive of vendor payments for medical care and cases receiving only such payments]

Year and month	Total	Old-age assistance	Aid to dependant children		Aid to the blind	Aid to the permanently and totally disabled	General assistance	Total	Old-age assistance	Aid to depend-ent children (fam-ilies)	Aid to the blind	Aid to the permanently and totally disabled	General assist-ance	
			Fam-ilies	Recipients										
				Total *										Children

Number of recipients					Percentage change from previous month								
1952													
June	2,659,667	589,968	2,041,551	1,527,354	97,694	145,344	294,000	-----	-0.3	-1.4	+0.1	+2.5	-2.3
July	2,650,156	578,155	2,066,321	1,501,148	97,670	148,132	307,000	-----	-4	-2.0	(*)	+1.9	+4.6
August	2,646,077	572,100	1,990,763	1,489,988	97,905	151,457	295,000	-----	-2	-1.0	+2	+2.2	+4.6
September	2,642,395	569,215	1,984,253	1,486,506	98,071	153,902	274,000	-----	-1	-5	+2	+1.6	-6.9
October	2,637,280	566,666	1,977,710	1,482,290	98,249	156,645	270,000	-----	-2	-4	+2	+1.8	-1.3
November	2,635,591	565,536	1,975,901	1,482,431	98,377	159,053	267,000	-----	-1	-2	+1	+1.5	-1.3
December	2,634,673	569,186	1,990,824	1,494,565	98,461	161,441	280,000	-----	(*)	+6	+1	+1.5	+4.9
1953													
January	2,628,147	571,369	1,999,487	1,502,987	98,442	163,789	290,000	-----	-2	+4	(*)	+1.5	+3.4
February	2,618,880	572,449	2,007,975	1,509,087	98,408	165,463	287,000	-----	-4	+2	(*)	+1.0	-1.2
March	2,610,702	574,397	2,016,780	1,516,662	98,380	167,513	283,000	-----	-3	+3	(*)	+1.2	-1.2
April	2,604,341	572,168	2,013,559	1,515,184	98,434	170,182	275,000	-----	-2	-4	+1	+1.6	-2.8
May	2,601,072	569,058	2,003,395	1,507,533	98,536	172,683	261,000	-----	-1	-5	+1	+1.5	-5.0
June	2,597,075	563,278	1,981,438	1,492,640	98,691	176,348	255,000	-----	-2	-1.0	+2	+2.1	-2.4
Amount of assistance					Percentage change from previous month								
1952													
June	\$190,033,682	\$120,200,238	\$44,768,604	\$4,583,935	\$6,694,905	\$13,486,000	-0.7	-0.2	-1.6	+0.2	+2.0	-4.3	-4.3
July	191,365,814	120,542,626	44,175,800	4,943,745	6,842,643	14,861,000	+7	+3	-1.3	+1.2	+2.2	+10.2	+10.2
August	189,514,064	120,424,355	43,620,484	4,959,394	6,973,831	13,536,000	-1.0	-1	-1.3	+3	+1.9	-8.9	-8.9
September	189,680,122	121,251,437	43,522,039	4,974,710	7,074,936	12,857,000	+1	+7	-2	+3	+1.4	-4.7	-4.7
October	199,688,432	127,753,941	46,116,285	5,206,487	7,523,719	13,088,000	+5.3	+5.4	+6.0	+4.7	+6.3	+1.8	+1.8
November	200,239,380	128,231,874	46,209,537	5,240,897	7,681,072	12,876,000	+3	+4	+2	+7	+2.1	-1.6	-1.6
December	202,384,844	128,633,000	46,720,188	5,267,440	7,814,216	13,950,000	+1.1	+3	+1.1	+5	+1.7	+8.3	+8.3
1953													
January	203,781,558	129,219,048	47,066,071	5,273,447	7,960,992	14,262,000	+7	+5	+7	+1	+1.9	+2.2	+2.2
February	202,070,779	127,775,412	47,107,016	5,270,904	8,024,447	13,893,000	-8	-1.1	+1	(*)	+8	-2.8	-2.8
March	202,248,523	127,569,396	47,295,081	5,284,214	8,138,832	13,961,000	+1	-2	+4	+3	+1.4	+3	+3
April	201,205,408	127,219,765	47,170,319	5,290,213	8,228,111	13,297,000	-5	-3	-3	+1	+1.1	-4.8	-4.8
May	200,008,359	126,881,401	46,982,825	5,323,060	8,379,073	12,442,000	-6	-3	-4	+6	+1.8	-6.4	-6.4
June	198,694,703	126,589,607	46,249,242	5,324,655	8,498,199	12,033,000	-7	-2	-1.6	(*)	+1.4	-3.3	-3.3

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.<sup>3</sup> Decrease of less than 0.05 percent.<sup>4</sup> Excludes Nebraska; data not available. Percentage change based on data for 52 States.<sup>5</sup> Increase of less than 0.05 percent.

## THE FISCAL YEAR

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fits and for a shorter average duration, and the total amount of benefits was substantially less than the amount paid out in the preceding year. Almost 4.0 million workers received at least one benefit check during the year; the average worker drew benefits for 10.2 weeks. Their benefits, paid in compensation for 40.9 million weeks of unemployment, totaled \$912.9 million. Because many States raised the maximum weekly benefit amounts, the

average weekly benefit for total unemployment went up \$1.29, to \$23.32.

Claims filed by unemployed workers numbered about the same in June 1953 as in the preceding month, as seasonal gains in employment and the recall of workers to their jobs offset the effect of temporary lay-offs, some seasonal curtailments, and plant shutdowns for vacation periods. Initial claims rose 3.2 percent from the May total to 804,500, while weeks of unemployment claimed (representing continued unemployment) rose 0.1 percent to 3.8

million—the lowest June total since the end of World War II. Except for the fact that June was a longer work-month than May, the number of claims of both types would have shown a slight drop from the preceding month. The number of beneficiaries in an average week declined 4.9 percent, and the total of 734,100 was a post-war low for June. Because of the longer workmonth, however, the total amount of benefits (\$72 million) paid to unemployed workers was practically the same as in May.

Table 12.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, April 1953<sup>1</sup>

State <sup>2</sup>	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance <sup>3</sup>
Alaska				( <sup>4</sup> )	\$20,430
Calif				( <sup>4</sup> )	52,527
Conn	\$153,800	\$61,605	\$2,718	( <sup>4</sup> )	
Del		1,217		( <sup>4</sup> )	
D. C.				\$452	69
Hawaii	8,068	\$9,698	408	4,852	( <sup>4</sup> )
Ill	1,843,180	229,262	52,546	154,793	405,563
Ind	313,894	44,410	13,303	( <sup>4</sup> )	135,940
Iowa				( <sup>4</sup> )	154,550
Kans	166,255	\$9,375	4,806	\$1,704	42,812
La	85	2,162	113	883	743
Maine				( <sup>4</sup> )	42,680
Mass	661,580	80,813		341,396	133,000
Mich	104,071		1,205	18,481	76,785
Minn	859,904	66,727	14,175	( <sup>4</sup> )	
Mont					137,111
Nebr	275,757	9,185	196	( <sup>4</sup> )	( <sup>4</sup> )
Nev	2,912			( <sup>4</sup> )	46,640
N. H.	69,530	17,914	2,682	960	( <sup>4</sup> )
N. J.		15,484			72,342
N. Mex	12,175	19,564	548	5,460	510
N. Y.	1,508,360	497,976	57,568	468,310	( <sup>4</sup> )
N. C.	15,479	7,203		3,531	132,919
N. Dak	26,893	3,183		3,984	23,387
Ohio	199,717	5,965	4,984		555,588
Oreg					143,244
R. I.	97,715	38,448	1,875	7,060	39,793
S. C.					11,512
S. Dak					90,977
Utah	580	419	15	71	22
V. I.	98	60		2	40
Va					6,528
Wis	360,932	74,469	7,733	7,783	158,605

<sup>1</sup> For April data excluding vendor payments for medical care, see the *Bulletin*, July 1953.

<sup>2</sup> Excludes States that made no vendor payments for medical care for April or did not report such payments. For the special types of public assistance, figures in italics represent payments made without Federal participation.

<sup>3</sup> In all States except California, Illinois, Louisiana, Massachusetts, Nevada, New Jersey, Utah, and the Virgin Islands includes payments made on behalf of recipients of the special types of public assistance.

<sup>4</sup> No program for aid to the permanently and totally disabled.

<sup>5</sup> Data not available.

Table 13.—Average payments including vendor payments for medical care and average amount of vendor payments per assistance case, by program and State, April 1953<sup>1</sup>

State <sup>2</sup>	Old-age assistance		Aid to dependent children (per family)		Aid to the blind		Aid to the permanently and totally disabled	
	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care
Conn	\$75.72	\$10.00	\$129.88	\$15.00	\$88.06	\$9.00	( <sup>4</sup> )	( <sup>4</sup> )
Del			88.98	1.07				
D. C.					57.81	.02	\$61.86	\$2.30
Hawaii	38.11	2.87	94.69	0.32	44.94	2.73	51.55	3.05
Ill	55.65	16.76	121.87	10.12	60.87	13.42	70.76	33.22
Ind	44.17	7.61	82.36	5.67	48.47	7.78	( <sup>4</sup> )	( <sup>4</sup> )
Kans	61.94	4.65	105.76	7.38	70.97	7.92	63.36	7.18
La	51.30	( <sup>4</sup> )	63.69	.10	47.53	.06	41.41	.06
Mass	73.45	6.79	121.49	6.40			91.07	38.32
Mich	51.77	1.80			60.01	.02	68.33	11.89
Minn	59.33	14.64	109.71	9.10	70.09	12.23	( <sup>4</sup> )	( <sup>4</sup> )
Nebr	55.45	14.05	95.46	3.67	64.77	.28	( <sup>4</sup> )	( <sup>4</sup> )
Nev	56.98	1.09					( <sup>4</sup> )	( <sup>4</sup> )
N. H.	55.30	10.00	125.51	13.50	60.42	9.00	65.15	10.00
N. J.			109.88	2.65				
N. Mex	45.43	1.12	71.43	3.69	44.14	1.30	39.39	2.82
N. Y.	68.75	13.46	126.50	10.55	77.95	13.28	76.35	14.55
N. C.	29.97	.30	57.20	.41			35.58	.51
N. Dak	58.32	3.10	109.76	2.05	53.28	.36	66.92	5.30
Ohio	53.31	1.82	83.94	.47	53.10	1.37		
R. I.	58.03	10.69	114.09	12.00	70.54	10.10	69.33	13.71
Utah	59.10	.02	113.09	.14	63.80	.02	64.00	.05
V. I.	11.11	.14	16.58	.28			( <sup>4</sup> )	( <sup>4</sup> )
Wis	58.94	7.32	129.51	9.11	64.57	6.16	72.79	7.89

<sup>1</sup> For April data excluding vendor payments for medical care, see the *Bulletin*, July 1953. All averages based on cases receiving money payments, vendor payments for medical care, or both. Averages for general assistance not computed here because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance. Figures in italics represent payments made without Federal participation.

<sup>2</sup> Excludes States that made no vendor payments for medical care for April or did not report such payments.

<sup>3</sup> No program for aid to the permanently and totally disabled.

<sup>4</sup> Less than 1 cent.

<sup>5</sup> Average payment not computed on base of less than 50 recipients.

## RECENT PUBLICATIONS

(Continued from page 8)

for Human Services, a study of community services in St. Paul, Minn.

### Maternal and Child Welfare

ELIOT, MARTHA M. "Health Services and Juvenile Delinquency." *Public Health Reports*, Washington, Vol. 68, June 1953, pp. 572-577. 45 cents.

Emphasizes the importance of health services in reducing juvenile delinquency.

GARDNER, GEORGE E. "Psychiatric Referrals for Delinquent Children." *Public Health Reports*, Washington, Vol. 68, June 1953, pp. 578-582. 45 cents.

ROCHFORD, ELBRUN. *Mothers on Their Own*. New York: Harper & Brothers, 1953. 210 pp. \$2.75.

A mother tells other mothers her experience in meeting the responsi-

bility of bringing up and supporting her children alone.

U. S. DEPARTMENT OF LABOR. WOMEN'S BUREAU. *Employed Mothers and Child Care*. (Bulletin No. 246.) Washington: U. S. Govt. Print. Off., 1953. 92 pp. 30 cents.

The employment status of mothers, the development of child-care programs, child-care provisions in periods of economic stress, and facilities currently available, with a description of some community programs in 1951-52.

### Health and Medical Care

COMMITTEE FOR THE NATION'S HEALTH. *Health Needs and What to Do About Them*. Washington: The Committee, 1953. 16 pp. 15 cents.

A digest of the first volume of *Building America's Health*, the report of the President's Commission on the Health Needs of the Nation.

ROTH, F. BURNS; MYERS, GLYN W.; MOTT, FREDERICK D.; and ROSENFELD, LEONARD D. "The Saskatchewan Experience in Payment for Hospital Care." *American Journal of Public Health and the Nation's Health*, New York, Vol. 43, Part I, June 1953, pp. 752-756. \$1.

SWITZER, MARY E., and RUSK, HOWARD A. *Doing Something for the Disabled*. (Public Affairs Pamphlet No. 197.) New York: Public Affairs Committee, Inc., 1953. 28 pp. 25 cents.

UNITED NATIONS. *Modern Methods of Rehabilitation of the Adult Disabled. Report of a Group-Training Course Organized by the United Nations with the Co-operation of the World Health Organization and the International Labour Organization*. New York: United Nations, 1952. 108 pp. \$1.25.

**Table 14.—Old-age assistance: Recipients and payments to recipients, by State, June 1953<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	May 1953 in—		June 1952 in—	
				Number	Amount	Number	Amount
<b>Total<sup>2</sup></b>	<b>2,597,075</b>	<b>\$126,589,607</b>	<b>\$48.74</b>	<b>-0.2</b>	<b>-0.2</b>	<b>-2.4</b>	<b>+5.3</b>
Ala.	68,190	1,875,546	27.50	-1	+1	-5.9	+20.2
Alaska	1,642	95,450	58.13	-7	( <sup>3</sup> )	-4	+1.9
Ariz.	13,889	771,224	55.53	+1	-3	-7	+11.1
Ark.	56,205	1,812,586	32.25	-4	-1.0	-3.0	+31.2
Calif. <sup>4</sup>	271,116	18,813,786	69.39	-2	-2	-8	+4.0
Colo. <sup>5</sup>	82,243	4,111,770	78.70	-1	-1	+1.1	+12.8
Conn.	15,293	1,015,488	66.40	-2	+4	-11.5	-6.1
Del.	1,709	65,607	38.39	+9	+1.1	-1.7	+7.9
D. C.	2,705	145,941	53.95	-3	+1	-1.3	+1.3
Fla.	66,562	2,886,344	43.36	+2	+5	-9	+11.2
Ga.	95,021	3,473,767	36.56	+2	+5	-3	+16.7
Hawaii	2,036	70,485	34.62	-1.6	-1.1	-6.8	-3.9
Idaho	9,063	492,906	54.39	-2	+1	-2.0	+4.9
Ill.	102,568	4,206,304	41.01	-8	-9	-6.6	-7.8
Ind.	39,752	1,495,874	37.63	-7	-4	-7.4	-3.8
Iowa	45,531	2,588,288	56.85	-4	-4	-4.8	+4.8
Kans.	36,228	2,090,909	57.72	-4	( <sup>3</sup> )	-2.1	+7.1
Ky.	55,478	1,951,073	35.17	+1	+1	-10.1	+7.0
La.	119,733	6,128,987	51.19	-2	-2	-7	+1.6
Maine	13,175	609,364	46.25	-7	-3	-6.5	+2
Md.	10,797	467,171	43.27	-5	( <sup>3</sup> )	-4.2	-2
Mass.	95,726	6,384,494	66.70	-4	-1	-2.4	-6.6
Mich.	83,555	4,300,272	51.47	-1.1	-9	-8.3	-2.9
Minn.	52,837	2,392,598	45.28	-2	+4	-2.9	-3.8
Miss.	60,778	1,714,597	28.21	-1	-2	+5.5	+41.5
Mo.	130,728	6,540,854	50.03	+2	+2	-5	+9.1
Mont.	10,421	604,168	57.98	-8	-9	-5.5	+6.4
Nebr.	18,623	805,098	43.23	-9	-8	-9.6	-8.7
Nev.	2,648	148,858	56.22	-1	( <sup>3</sup> )	-2.5	+9
N. H.	6,927	316,907	45.75	+1	+1.0	-9	+3.9
N. J.	21,453	1,283,885	59.85	-3	-1.3	-2.0	+8.3
N. Mex.	10,989	491,858	44.76	+5	+6	+1.9	+8.0
N. Y.	106,189	6,131,609	57.74	-7	-7	-6.3	-2.4
N. C.	50,786	1,510,165	29.74	-1	( <sup>3</sup> )	-1.2	+19.3
N. Dak.	8,526	472,011	55.36	-4	+1	-3.2	+4.3
Ohio	108,998	5,621,347	51.57	-3	-2	-5.2	-5
Okla.	95,242	6,274,257	65.88	-1	-1	+1	+26.1
Oreg.	21,652	1,351,312	62.41	-2	-1	-3.6	+4.4
Pa.	64,462	2,759,066	42.80	-1.0	-1.1	-10.4	-2.2
P. R.	45,321	345,000	7.61	+4.8	+5.8	+22.7	+24.5
R. I.	8,772	434,150	49.49	-1	( <sup>3</sup> )	-6.2	-4.6
S. C.	41,931	1,318,252	31.44	+1	+1	-1.3	+13.6
S. Dak.	11,377	505,936	44.47	-5	-2	-3.6	+1.9
Tenn.	62,428	2,275,505	36.45	+1.2	+9	+4.9	+16.7
Tex.	219,325	8,429,044	38.43	+1	+1	+3	+14.4
Utah	9,544	567,196	59.43	-3	( <sup>3</sup> )	-1.8	+5.3
Vt.	6,900	283,748	41.12	+1	+4	-1.3	+1.4
V. I.	690	7,604	11.02	-1.6	-1.2	+2.4	+2.7
Va.	17,380	464,765	26.74	-2	+4	-6.6	+7.8
Wash. <sup>6</sup>	64,480	4,041,499	62.68	-7	-1.7	-3.6	-2.9
W. Va.	26,539	885,931	33.38	-1.3	-1.3	+1.2	+19.1
Wis.	48,855	2,516,477	51.51	-5	-7	-4.4	+2
Wyo.	4,057	242,274	59.72	+1	+2	-3.1	+4.1

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Includes 3,915 recipients under age 65 in Colorado and payments to these recipients. Such payments are made without Federal participation.

<sup>3</sup> Increase of less than 0.05 percent.

<sup>4</sup> Decrease of less than 0.05 percent.

**Table 15.—Aid to the blind: Recipients and payments to recipients, by State, June 1953<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	May 1953 in—		June 1952 in—	
				Number	Amount	Number	Amount
<b>Total<sup>2</sup></b>	<b>98,691</b>	<b>\$5,324,655</b>	<b>\$53.95</b>	<b>+0.2</b>	<b>(<sup>3</sup>)</b>	<b>+1.0</b>	<b>+9.0</b>
Ala.	1,501	42,636	28.43	+5	+0.4	-3	+16.7
Alaska	52	3,031	58.29	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Ariz.	673	42,437	63.06	-9	-9	-5.3	+10.4
Ark.	1,926	75,293	39.09	+5	+1	+2.4	+36.5
Calif. <sup>4</sup>	11,792	1,010,153	85.66	0	( <sup>3</sup> )	+1.8	+7.2
Colo.	347	22,715	65.46	-3	( <sup>3</sup> )	+1.2	+3.5
Conn.	308	24,366	79.11	+1.3	+2.2	-3	+12.2
Del.	233	11,749	50.42	-4	+1	+4.0	+13.5
D. C.	251	14,543	57.94	-4	+5	-2.7	+1.6
Fla.	3,098	149,396	48.22	-4	+2	-1.4	+10.9
Ga.	3,102	129,100	41.62	0	+2	+4.3	+19.8
Hawaii	108	4,462	41.31	+2.9	+1.5	+3.8	+6.6
Idaho	190	11,207	58.98	+1.1	+6	-4.5	+3.0
Ill.	3,745	183,966	49.12	-6	-6	-5.5	-5.2
Ind.	1,662	73,641	44.31	-5	-2	-3.0	+9.6
Iowa	1,320	89,984	68.17	-3	( <sup>3</sup> )	+3.0	+14.6
Kans.	600	37,922	63.25	-1.0	-3	-3	+14.0
Ky.	2,513	93,466	37.19	+1.3	+1.3	-5	+18.1
La.	1,964	93,205	47.46	0	-1	+2.5	+4.8
Maine	557	27,874	50.04	-9	-8	-5.3	+3.3
Md.	468	23,584	50.39	0	-5	+1.5	+7.9
Mass.	1,702	146,255	85.93	-1.2	-5	+2.4	+9.6
Mich.	1,783	106,925	59.97	-1.0	-9	-3.8	+7.1
Minn.	1,154	68,083	59.00	+2	+3	+1.4	-3.4
Miss.	3,009	102,455	34.05	+8	+8	+5.7	+39.0
Mo. <sup>5</sup>	3,507	192,885	55.00	+1	+1	+6.6	+17.3
Mont.	520	33,288	64.02	+1.0	+7	+2	+12.9
Nebr.	718	45,408	63.24	+4	+4	-7	+3.9
Nev.	48	3,591	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
N. H.	294	15,418	52.44	-1.0	+4	-2.3	+2.7
N. J.	823	53,186	64.62	-1.1	-1.8	+6	+5.6
N. Mex.	430	18,312	42.59	+8.6	+7	-6.7	+2.0
N. Y.	4,115	283,322	68.85	+2	-4	+1	+7.7
N. C.	4,586	181,125	39.50	+6	+9	+3.4	+18.1
N. Dak.	110	6,429	58.45	-9	+10.3	-1.8	-5
Ohio	3,613	186,445	51.60	-5	-5	-3.7	+1.4
Okla.	2,326	176,419	75.85	-9	-1.0	-7.4	+35.6
Oreg.	357	26,063	73.01	-1.4	+1.4	-6.3	+1.0
Pa. <sup>6</sup>	15,846	783,483	49.44	+1	+1	+1.5	+1.1
P. R.	1,206	8,847	7.34	+8.8	+5.1	+63.0	+62.9
R. I.	179	11,460	64.02	+6	-1.4	-3.8	+3.0
S. C.	1,623	59,711	36.79	+2	+3	+2.0	+32.3
S. Dak.	196	8,454	43.13	-1.5	-1.4	-3.9	+4.6
Tenn.	3,025	125,942	41.63	+8	+7	+7.8	+13.7
Tex.	6,056	261,671	43.21	+3	+4	+5	+14.8
Utah	214	13,961	65.24	-1.4	+2	-3.2	+4.5
Vt.	172	7,776	45.21	0	+2	0	+2.3
V. I.	42	468	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Va.	1,334	45,580	34.17	-1	+1	-7.9	+7
Wash. <sup>6</sup>	805	63,990	79.49	+1.1	+4	-3.0	-4
W. Va.	1,169	45,594	39.00	-2	-1	+4.0	+21.1
Wis.	1,239	72,388	58.42	-6	-4	-6.9	-8
Wyo.	80	4,931	61.64	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Data include recipients of payments made without Federal participation and payments to these recipients as follows: In California (491 recipients, \$43,508 in payments), in Washington (8 recipients, \$378 in payments), in Missouri (956 recipients, \$52,648 in payments), and in Pennsylvania (6,680 recipients, \$328,591 in payments).

<sup>3</sup> Increase of less than 0.05 percent.

<sup>4</sup> Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

<sup>5</sup> Decrease of less than 0.05 percent.

<sup>6</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.



**Table 16.—Aid to dependent children: Recipients and payments to recipients, by State, June 1953<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients		Payments to recipients			Percentage change from—			
		Total <sup>2</sup>	Children	Total amount	Average per—		May 1953 in—		June 1952 in—	
					Family	Recipient	Number of families	Amount	Number of families	Amount
Total <sup>3</sup>	563,278	1,981,438	1,492,640	\$46,249,242	\$82.11	\$23.34	-1.0	-1.6	-4.5	+3.3
Ala.	17,791	65,428	50,570	713,937	40.13	10.91	-1.2	-7	-1.7	+11.8
Alaska	884	2,937	2,147	75,213	85.08	25.61	0	+1.5	+15.1	+32.0
Ariz.	3,711	14,261	10,769	343,734	92.63	24.10	+1.1	+1.1	+2.6	+26.9
Ark.	9,898	37,315	28,572	548,985	55.46	14.71	-20.7	-20.6	-24.4	-9
Calif.	52,145	166,620	127,207	6,203,187	118.96	37.23	( <sup>4</sup> )	-1	-4.7	-3.2
Colo.	5,156	19,102	14,503	537,876	104.32	28.16	-1.1	-1.2	+3.0	+8.9
Conn.	4,113	13,547	9,977	469,453	114.14	34.65	-4	-2	-10.2	-3.6
Del.	713	2,810	2,175	62,310	87.39	22.17	-7	+4	-3.5	+1.2
D. C.	2,017	8,325	6,486	220,316	109.23	26.46	+1.5	-1.6	+1.1	+4.3
Fla.	18,490	63,192	47,623	984,948	53.27	15.59	+2	+4	+5.3	+17.4
Ga.	12,654	44,408	33,884	917,809	72.53	20.67	-2.2	-2.4	-31.5	-2.4
Hawaii	3,151	11,847	9,313	266,736	84.65	22.52	-1.2	-1.3	-7	+3
Idaho	1,854	6,465	4,747	221,660	119.56	34.29	-3	-7	-12.0	-0.1
Ill.	20,864	77,141	57,702	2,357,042	112.97	30.55	-3.7	-3.9	-7.2	-5.2
Ind.	7,563	26,030	19,321	590,474	78.07	22.68	-1.2	-8	-9.1	+4.8
Iowa	5,843	20,812	15,522	695,087	118.96	33.40	+2	( <sup>4</sup> )	+8.2	+21.8
Kans.	3,879	13,892	10,603	383,041	98.75	27.59	-1.8	-1.8	-5.7	+2.2
Ky.	20,297	72,803	54,183	1,308,799	64.48	17.98	+1	+3	+2.4	+57.7
La.	19,753	73,703	55,366	1,246,864	63.12	16.92	-2.5	-2.6	-12.4	-13.4
Maine	4,171	14,595	10,562	341,954	81.98	23.43	-1.3	-1.5	-5.5	+6.0
Md.	5,363	21,024	16,138	500,703	93.36	23.82	-1.7	-1.1	+7.5	+11.4
Mass.	12,439	40,908	30,221	1,418,429	114.03	34.67	-5	-1.0	-4.9	-5.4
Mich.	20,496	67,638	48,692	2,067,769	100.94	30.56	-3.6	-3.2	-19.3	-16.6
Minn.	7,156	24,359	18,657	719,236	100.51	29.53	-1.6	-2.4	-6.8	-5.2
Miss.	11,373	42,865	33,217	317,378	27.91	7.40	-9	-6	+6.8	+19.1
Mo.	20,507	69,940	51,848	1,241,228	60.53	17.75	-4	-2	-5.4	+9.0
Mont.	2,244	7,907	5,881	229,127	102.11	28.98	-8	-6	-1.3	+14.5
Nebr.	2,451	8,506	6,298	226,127	92.26	26.58	-1.2	-1.5	-9.2	-7.0
Nev.	19	67	48	758	( <sup>4</sup> )	11.31	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
N. H.	1,263	4,460	3,294	140,785	111.47	31.57	-1.8	-1.5	-9.7	-3.3
N. J.	4,991	16,842	12,784	542,364	108.67	32.20	( <sup>4</sup> )	-2	-3.4	+4.1
N. Mex.	5,434	19,546	14,970	389,106	71.61	19.91	+1.5	+1.7	+1.2	+16.1
N. Y.	44,996	157,760	114,415	5,287,577	117.51	33.52	-1.5	-1.1	-13.4	-8.6
N. C.	16,934	62,916	47,946	967,297	57.12	15.38	-3.7	-3.4	-1.3	+17.0
N. Dak.	1,499	5,358	4,089	163,489	109.07	30.51	-2.1	-1.0	-4.3	+4.7
Ohio	12,788	47,702	36,082	1,051,196	82.20	22.04	-5	-9	-2.9	+9.7
Okl.	17,149	57,206	43,642	1,587,185	92.55	27.75	-1.6	-1.8	-12.1	+14.7
Oreg.	3,200	11,129	8,396	382,562	119.55	34.38	-1.6	-9	-5.2	+7.1
Pa.	25,406	95,126	71,968	2,429,133	95.61	25.54	-2.2	-3.5	-15.5	-8.1
P. R.	36,089	113,533	87,387	344,061	9.53	3.03	+10.3	+10.2	+33.6	+40.1
R. I.	3,165	10,906	7,691	320,730	101.34	30.24	-1.0	-1.7	-4.4	+5
S. C.	6,678	25,321	19,691	300,544	45.01	11.87	-2	+2	-3	-4.9
S. Dak.	2,685	8,892	6,745	219,901	81.90	24.73	-7	+4	+2.9	+16.9
Tenn.	19,909	71,834	54,116	1,344,958	67.56	18.72	-7	-5	-7	+37.3
Tex.	17,313	67,382	50,311	1,135,656	65.60	16.85	-1	-2	+9.7	+38.5
Utah	2,889	10,023	7,379	325,368	112.62	32.46	-3	-6	+1.7	+5.9
Vt.	1,028	3,596	2,744	76,038	73.97	21.15	+5	+9	+1.0	+38.3
V. I.	196	624	434	3,065	15.64	4.91	-5.8	-10.7	-11.7	-15.3
Va.	7,442	28,273	21,655	470,340	63.20	16.64	-9	-1.4	-1.0	+18.2
Wash.	9,078	30,479	22,213	1,094,414	120.56	35.91	-1.0	-2.6	+8	+15.9
W. Va.	17,649	65,151	50,756	1,456,311	82.52	22.35	-2.3	-2.3	+4.6	+44.2
Wis.	8,906	27,398	20,224	952,442	118.97	34.76	-2.0	-2.3	-3.8	+2.1
Wyo.	506	1,835	1,376	54,520	107.75	29.71	-3.1	-4.5	+1.6	+8.9

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>3</sup> Includes program administered without Federal participation in Nevada.

<sup>4</sup> Decrease of less than 0.05 percent.

<sup>5</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>6</sup> In addition to these payments from aid to dependent children funds, supplemental payments of \$98,506 from general assistance funds were made to 3,504 families in Missouri, and \$114,017 to 3,305 families in Ohio.

<sup>7</sup> Average payment not computed on base of less than 50 families; percentage change, on less than 100 families.

**Table 17.—Proportion of population receiving assistance (recipient rates) by State, June 1953**

[Exclusive of recipients receiving only vendor payments for medical care; all rates subject to revision]

State	Recipients of old-age assistance per 1,000 population aged 65 and over <sup>1</sup>	Children receiving aid to dependent children per 1,000 population under age 18 <sup>2</sup>	Recipients of aid to the permanently and totally disabled per 1,000 population aged 18-64 <sup>3</sup>	Recipients of general assistance per 1,000 population under age 65 <sup>4</sup>
Total	191	30	2.6	3.7
Ala.	307	44	5.4	.1
Alaska	330	51		1.8
Ariz.	268	37		3.2
Ark.	342	40	.7	1.6
Calif.	266	40		4.5
Colo.	382	33	5.2	3.1
Conn.	70	17		( <sup>5</sup> )
Del.	60	22	.5	( <sup>5</sup> )
D. C.	43	33	2.6	1.1
Fla.	240	53		( <sup>5</sup> )
Ga.	392	26	2.3	1.4
Hawaii	88	51	4.2	5.9
Idaho	189	22	2.5	.3
Ill.	125	23	.8	5.2
Ind.	102	15		4.5
Iowa	157	18		2.6
Kans.	174	18	2.6	2.0
Ky.	220	51		2.4
La.	604	55	8.7	2.9
Maine	134	35		8.4
Md.	61	21	2.3	1.2
Mass.	189	23	2.9	4.6
Mich.	164	23	.4	4.3
Minn.	182	19		4.2
Miss.	364	38	1.3	.5
Mo.	299	43	5.3	6.2
Mont.	185	29	3.7	2.2
Nebr.	133	15		( <sup>5</sup> )
Nev.	211	1		3.7
N. H.	113	20	.4	4.4
N. J.	49	9	.7	2.7
N. Mex.	300	52	5.0	.8
N. Y.	77	28	3.2	5.1
N. C.	202	31	3.1	1.1
N. Dak.	166	18	2.3	2.1
Ohio	141	15	1.3	6.3
Okl.	449	56	3.4	( <sup>5</sup> )
Oreg.	146	17	2.4	7.3
Pa.	67	23	1.6	2.3
P. R.	483	81	12.1	1.0
R. I.	115	35	1.2	8.6
S. C.	329	23	5.3	1.4
S. Dak.	192	29	1.1	2.9
Tenn.	242	46		2.0
Tex.	381	19		( <sup>5</sup> )
Utah	203	26	3.9	3.1
Vt.	167	22	1.2	( <sup>5</sup> )
V. I.	329	45	4.3	7.0
Va.	73	19	1.9	( <sup>5</sup> )
Wash.	273	29	3.9	5.5
W. Va.	174	67	4.8	4.3
Wis.	146	18	.5	3.8
Wyo.	200	14	2.6	1.5

<sup>1</sup> Based on population estimated by the Bureau of Public Assistance as of July 1953. See notes below.

<sup>2</sup> Based on census data, July 1951.

<sup>3</sup> Based on census data, April 1960.

<sup>4</sup> Number of persons aided not currently available.

<sup>5</sup> Rate includes unknown number of persons receiving medical care, hospitalization, and burial only.

<sup>6</sup> Program administered without Federal participation.

NOTE: Not comparable with general assistance rates published before December 1952, when aged persons, assumed to be a small part of the general assistance population, were excluded from the base for the first time. As a result, interstate comparisons are no longer affected by State differences in the proportions of aged persons in the total population.

**Table 18.—Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, June 1953<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	May 1953 in—		June 1952 in—	
				Number	Amount	Number	Amount
Total	176,348	\$8,498,199	\$48.19	+2.1	+1.4	+21.3	+26.9
Ala	9,052	251,780	27.81	+8	+9	+5.9	+29.5
Ark	686	21,292	31.04	+10.6	+10.4	+207.6	+254.8
Cal	4,199	234,518	55.85	+2.3	+2.4	+12.7	+22.1
Colo	93	5,230	56.24	-24.4	-22.4	-33.6	-21.9
Del	1,446	89,001	61.55	+4	+4	+13.2	+17.7
D. C.	4,564	182,512	39.99	+8.1	+8.4		
Ga	1,247	58,476	46.89	+2	-7	+11.9	+11.6
Hawaii	828	47,964	57.93	+1	+1.3	+2.6	+13.1
Idaho	4,303	187,852	43.66	+2.3	+3.2	+43.0	+49.8
Ill	3,036	173,166	57.04	+7	+1.3	+11.9	+23.7
Kans	13,575	560,906	41.32	-1.6	-1.6	-9.1	-7.2
La	3,504	178,571	50.96	+1.5	+1.5	+30.2	+40.3
Md	8,418	518,649	61.61	+3.8	+7.5	+58.7	+58.5
Mass	1,465	96,432	65.82	+1.5	+1.3	+34.4	+53.5
Mich	1,533	35,259	23.00	+4.7	+6.7	+66.6	+98.8
Miss	12,832	666,478	51.94	+7	+8	+11.0	+23.5
Mo	1,234	77,780	63.03	-9	-7	+11.5	+24.9
Mont	N. H.	114	5,952	(7)	(7)	(7)	(7)
N. J.	2,166	157,400	72.67	+3.7	+4	+34.5	+56.9
N. Mex.	1,919	70,450	36.71	-4	+1	-14.6	-22.8
N. Y.	31,212	2,018,176	64.66	+8	+3	+2.6	+9.4
N. C.	7,297	256,044	35.09	+3.0	+2.9	+40.3	+76.7
N. Dak.	741	45,234	61.04	-1	-5.1	+13.5	+17.9
Ohio	6,265	309,796	49.45	+2.0	+1.9	+21.6	+34.4
Okl	4,345	302,625	69.65	+3.4	+3.6	+61.5	+117.6
Oreg	2,193	163,129	74.39	+1.3	+7	+15.5	+22.6
Pa	10,257	497,499	48.50	+9	+4	+4.9	+13.3
P. R.	12,692	104,047	8.20	+13.4	+10.5	+94.1	+84.2
R. I.	605	37,214	61.51	+11.8	+14.4	+116.8	+106.0
S. C.	6,065	189,854	31.30	+1.2	+1.1	+30.3	+28.4
S. Dak	393	17,996	45.79	+1.8	+2.0	+72.4	+87.6
Utah	1,503	95,577	63.59	-5	-1.1	-2.1	+7.4
Vt	251	11,282	44.95	+4	+1.0	+21.8	+28.7
V. I.	55	653	11.87	(7)	(7)	(7)	(7)
Va	3,791	135,780	35.82	+2.2	+1.8	+18.8	+27.0
Wash	5,696	399,441	70.13	+7	-3	+7.4	+20.6
W. Va	5,228	195,988	37.49	-2	-1	+67.2	+94.4
Wis	1,084	70,674	65.20	+6	+9	+11.9	+14.7
Wyo	461	27,522	59.70	+3.4	+3.7	-4	+10.1

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Percentage change not computed on base of less than 100 recipients.

<sup>3</sup> In addition to these payments from aid to the permanently and totally disabled funds, supplemental payments of \$32,276 from general assistance funds were made to 1,489 recipients.

**Table 19.—General assistance: Cases and payments to cases, by State, June 1953<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	May 1953 in—		June 1952 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup>	255,000	\$12,033,000	\$47.16	-2.4	-3.3	-12.8	-10.5
Ala	171	4,064	23.77	+4.3	+3.2	+14.0	+12.4
Alaska	78	3,758	48.18	-27.8	-23.4	-38.1	-31.3
Ariz	1,480	66,394	44.86	+5.6	+3.2	+13.0	+12.8
Ark	2,023	27,683	13.68	-2.9	-3.0	-8.5	-3.8
Cal <sup>3</sup>	27,365	1,300,975	47.54	-3	-4	-1.5	+1.0
Colo	1,475	61,731	41.85	-6.8	-3.8	-18.5	-16.0
Conn	3,670	198,419	54.07	-1.3	-7	-5.6	-3
Del	728	31,389	43.12	-1	-1	+6	+8.7
D. C.	810	51,315	63.35	+3.7	+6.2	+13.4	+18.3
Fla	5,200	80,200					
Ga	2,169	38,498	17.75	-4.9	+1.5	-36.2	-33.5
Hawaii	1,684	93,170	55.33	-3.5	-4.2	-4	+5.2
Idaho	106	4,079	38.48	-7.0	-8.0	-26.9	-24.0
Ill	22,034	1,290,364	58.56	-2.6	-3.2	-12.7	-12.0
Ind	7,389	260,779	35.29	-6.3	+3.2	-31.7	-17.3
Iowa	3,197	99,194	31.03	-1.3	-3.9	-8	+2.3
Kans	1,701	81,274	47.78	-5	-4.1	-8.2	-4.5
Ky	2,666	73,469	27.56	+2.1	+1.6	-3.2	-1.8
La	6,797	262,766	38.66	-6	-1.2	-3.8	-3.6
Maine	2,727	118,663	43.51	-11.9	-9.6	-7.5	-4.7
Md	2,345	124,354	53.03	-3.3	-3.0	-20.9	-14.0
Mass	11,140	573,415	51.47	-4.0	-5.3	-19.9	-18.3
Mich	11,374	612,343	53.84	-5.9	-1.1	-45.3	-28.5
Minn	5,265	250,674	47.61	-5.0	-7.9	-1.6	+6
Miss	828	10,682	12.90	0	-7	-8.5	-7.7
Mo	8,342	284,356	34.09	-1.9	-1.6	-9.5	-3.1
Mont	583	16,804	28.82	+8.6	+13.0	+2.8	-3.5
Nev	295	10,410	35.29	-1.7	+1	-1.7	+28.5
N. H.	825	34,913	42.32	-9.2	-12.2	-23.5	-16.2
N. J.	5,489	369,501	67.32	-2.0	-4.2	-10.9	-5.5
N. Mex	349	8,723	24.99	+4.8	+5.7	+32.7	+42.6
N. Y.	29,224	2,131,183	72.93	-5.4	-5.5	-29.5	-29.9
N. C.	1,741	34,716	19.94	-7	-7	-17.1	-20.9
N. Dak	349	13,288	38.07	-11.9	-21.6	+10.1	+22.6
Ohio	19,799	848,877	42.87	-1.1	-3.3	-8	+7.4
Okl	11,600	97,552			+10.6		-8
Oreg	4,639	265,288	57.19	-3.3	-9.3	+4.2	+6.7
Pa	15,817	839,457	53.07	-4.0	-5.4	-16.0	-10.4
P. R.	2,125	14,370	6.76	-7.5	-8.6	+23.3	+18.7
R. I.	3,393	205,540	60.58	-4.2	-10.8	-16.8	-14.1
S. C.	2,191	49,592	22.63	+9	+4.4	+5.3	+40.0
S. Dak	655	16,684	25.47	-6.4	-13.1	+10.5	(13)
Tenn	2,587	33,631	13.00	-1.3	-8	+13.3	+10.4
Tex	13,600	169,000					
Utah	1,252	74,574	59.56	-8	-1.5	+6.0	+13.9
Vt	1,250	56,000					
V. I.	161	1,661	10.32	-8.5	-7.9	-34.8	-32.5
Va	1,937	66,661	34.41	-2.1	+1.3	-13.6	+4.7
Wash	7,926	477,778	60.28	-7.8	-3.8	+20.7	+34.3
W. Va	4,065	137,489	33.82	+21.6	+29.6	+20.2	+60.3
Wis	4,721	271,179	57.44	-3.1	-3.4	-2.4	+3.2
Wyo	137	6,089	44.45	-5.5	-14.9	+8.7	+4.1

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving, medical care, hospitalization, and burial only. Excludes Nebraska; data not available. Percentage changes based on data for 52 States.

<sup>3</sup> State program only; excludes program administered by local officials.

<sup>4</sup> About 7 percent of this total is estimated.

<sup>5</sup> Partly estimated.

<sup>6</sup> Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

<sup>7</sup> Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

<sup>8</sup> Includes 3,504 cases and payments of \$98,506 representing supplementation of aid to dependent children program.

<sup>9</sup> Includes cases receiving medical care only.

<sup>10</sup> Includes 6,828 cases and payments of \$215,496 representing supplementation of other assistance programs.

<sup>11</sup> Excludes estimated duplication between programs; 2,188 cases were aided by county commissioners and 4,325 cases under program administered by Oklahoma Emergency Relief Board.

<sup>12</sup> Decrease of less than 0.05 percent.

<sup>13</sup> Estimated on basis of reports from a sample of local jurisdictions.

# *Annual Statistical Supplement*

**A** statistical summary of the operations of the social security programs during the calendar year 1952 is presented in the following pages. Comprehensive data are given for the programs for which the Social Security Administration has responsibility—old-age and survivors insurance, public assistance, maternal and child health and child welfare services, and the program of the Federal credit unions. The operations of related programs, including employment security, are also reported, but in less detail.

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**1952**



# General Social Security Data

Table 1.—Personal income, 1952, 1951, 1950, and 1940 <sup>1</sup>

[Corrected to July 28, 1953]

Type of payment	Amount (in millions)				Percentage distribution				Percentage change, 1952 from—		
	1952	1951	1950	1940	1952	1951	1950	1940	1951	1950	1940
Total <sup>2</sup> .....	\$269,656	\$254,332	\$226,707	\$78,347	100.0	100.0	100.0	100.0	+6.0	+18.9	+244.2
Employees' income <sup>3</sup> .....	184,365	170,071	145,968	47,637	68.4	66.9	64.4	60.8	+8.4	+26.3	+287.0
Proprietors' and rental income.....	51,154	50,674	45,450	16,280	19.0	19.9	20.0	20.8	+ .9	+12.6	+214.2
Personal interest income and dividends.....	20,994	20,469	19,587	9,444	7.8	8.0	8.6	12.1	+2.6	+7.2	+122.3
Public aid <sup>4</sup> .....	2,357	2,320	2,392	2,697	.9	.9	1.1	3.4	+1.6	-1.5	-12.6
Social insurance and related payments <sup>5</sup> .....	7,993	7,080	6,587	1,771	3.0	2.8	2.9	2.3	+12.9	+21.3	+351.3
Veterans' subsistence allowances <sup>6</sup> and bonuses.....	724	1,201	2,170	28	.3	.5	1.0	(7)	-39.7	-66.8	(8)
Miscellaneous income payments <sup>9</sup> .....	2,280	2,517	4,544	490	.8	1.0	2.0	.6	-9.4	-49.8	+365.3

<sup>1</sup> All payments for continental United States except employees' income, which includes pay of Federal civilian and military personnel stationed abroad.

<sup>2</sup> Beginning January 1952, social insurance contributions from the self-employed excluded from total but not deducted from proprietors' income.

<sup>3</sup> Civilian and military pay in cash and in kind, less employee contributions to social insurance and related programs; includes other labor income (except workmen's compensation), mustering-out pay, terminal-leave pay, and Government contributions to allowances for dependents of enlisted personnel.

<sup>4</sup> Payments to recipients under the special public assistance programs and general assistance. For 1940, includes earnings of persons employed by NYA, WPA, and CCC; earnings of persons employed on other Federal agency projects financed from emergency funds are included in employees' income.

<sup>5</sup> Includes old-age and survivors insurance benefits; railroad, Federal, State, and local retirement benefits; veterans' pensions and compensation; workmen's compensation (including payments for medical care); State and railroad unem-

ployment insurance and temporary disability benefits (including payments under private plans); and readjustment allowances to veterans under the Servicemen's Readjustment Act.

<sup>6</sup> Under the Servicemen's Readjustment Act.

<sup>7</sup> Less than 0.05 percent.

<sup>8</sup> Increase of more than 1,000 percent.

<sup>9</sup> Includes payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government contributions to nonprofit organizations, business transfer payments, recoveries under the Employer's Liability Act for railroad workers and seamen, and profits of military service exchanges.

Source: Basic data from the Office of Business Economics, Department of Commerce.

Table 2.—Total earnings, wages and salaries, and estimated payrolls in employment covered by selected social insurance and related programs, by specified period, 1947-52 <sup>1</sup>

[In millions; data corrected to Aug. 6, 1953]

Period	Total earnings <sup>2</sup>	Wages and salaries <sup>3</sup>		Payrolls covered by retirement programs					Payrolls covered by unemployment insurance programs			Payrolls covered by workmen's compensation programs <sup>4</sup>
		Total	Civilian	Total	Old-age and survivors insurance <sup>5</sup>	Railroad retirement <sup>6</sup>	Federal civil-service retirement	State and local government retirement	Total	State unemployment insurance <sup>7</sup>	Railroad unemployment insurance <sup>8</sup>	
1947.....	\$158,609	\$122,042	\$117,974	\$107,450	\$92,088	\$5,113	\$4,809	\$5,440	\$91,347	\$86,234	\$5,113	\$91,500
1948.....	174,484	134,327	130,357	118,450	101,892	5,539	4,469	6,550	101,270	95,731	5,539	101,500
1949.....	168,168	133,418	129,169	117,825	99,645	5,133	5,707	7,340	98,653	93,520	5,133	100,000
1950.....	182,945	145,538	140,539	128,744	109,439	5,327	6,068	7,910	108,162	102,835	5,327	109,500
1951.....	211,652	169,814	161,174	154,256	133,000	6,101	6,395	8,760	124,344	118,243	6,101	127,200
1952.....	225,480	183,705	173,330	167,632	145,000	6,133	6,929	9,570	133,453	127,320	6,133	137,200
1951												
January-March.....	50,443	40,068	38,223	35,914	30,700	1,458	1,566	2,190	29,464	28,006	1,458	30,000
April-June.....	52,308	41,995	39,884	38,057	32,700	1,549	1,578	2,230	30,704	29,155	1,549	31,300
July-September.....	53,571	43,084	40,806	38,824	33,800	1,555	1,499	1,970	30,851	29,296	1,555	31,500
October-December.....	55,330	44,667	42,261	41,461	35,800	1,539	1,752	2,370	33,325	31,786	1,539	34,400
1952												
January-March.....	54,001	43,811	41,296	39,714	34,000	1,504	1,770	2,440	31,447	29,943	1,504	32,400
April-June.....	55,136	44,732	42,121	40,657	35,000	1,501	1,696	2,460	32,281	30,780	1,501	33,200
July-September.....	56,956	46,351	43,707	41,382	36,000	1,542	1,760	2,080	32,857	31,315	1,542	33,800
October-December.....	59,387	48,811	46,206	45,879	40,000	1,586	1,703	2,590	36,868	35,282	1,586	37,800

<sup>1</sup> Includes employee contributions under contributory systems. Continental United States except with respect to Federal Government personnel. Data for 1950, 1951, and 1952 subject to revision.

<sup>2</sup> Includes earnings of the self-employed. Quarterly data for self-employed adjusted to when-earned, rather than when-received, basis.

<sup>3</sup> Civilian and military wages and salaries paid in cash and in kind including pay of Federal civilian and military personnel in all areas. Quarterly data adjusted to correct for distribution of bonus payments.

<sup>4</sup> Taxable wages plus estimated nontaxable wages in employment covered by program; excludes self-employed earnings covered under old-age and survivors insurance beginning in 1951.

<sup>5</sup> Payrolls of employers insuring with private carriers, State funds, or self-insured, and Federal programs; excludes railroads (covered by Employer's Liability Act).

Source: Data on total earnings and wages and salaries from the Office of Business Economics, Department of Commerce; payrolls covered by State and local government retirement and by workmen's compensation estimated by the Social Security Administration; data for other programs based on reports of administrative agencies.

Table 3.—Expenditures for civilian social security and related public programs, by source of funds and by program  
fiscal years 1949-50, 1950-51, and 1951-52<sup>1</sup>

[In millions; data corrected to July 1953]

Program	1951-52			1950-51			1949-50		
	Total	Federal	State and local	Total	Federal	State and local	Total	Federal	State and local
Total.....	\$14,815.6	\$8,206.7	\$6,608.9	\$13,762.9	\$7,487.5	\$6,275.4	\$13,818.2	\$6,720.2	\$7,098.0
Social insurance and related programs.....	7,856.3	5,525.4	2,330.9	6,892.3	4,843.4	2,048.9	6,965.4	4,118.9	2,846.5
Old-age and survivors insurance.....	2,067.0	2,067.0	—	1,568.5	1,568.5	—	784.1	784.1	—
Railroad retirement.....	390.7	390.7	—	321.0	321.0	—	304.4	304.4	—
Public employee retirement systems <sup>2</sup> .....	990.1	586.1	404.0	922.0	555.0	367.0	743.6	433.6	310.0
Employment security <sup>3</sup> .....	1,187.1	195.3	991.8	1,050.5	177.8	872.7	2,042.2	179.9	1,862.4
Railroad unemployment insurance.....	26.3	26.3	—	28.3	28.3	—	119.6	119.6	—
Railroad temporary disability insurance.....	27.7	27.7	—	28.9	28.9	—	31.1	31.1	—
State temporary disability insurance, total <sup>4</sup> .....	176.7	—	176.7	139.6	—	139.6	73.6	—	73.6
Hospitalization and medical benefits <sup>5</sup> .....	12.2	—	12.2	9.6	—	9.6	2.5	—	2.5
Veterans' programs <sup>6</sup> .....	2,193.9	2,193.9	—	2,131.7	2,131.7	—	2,241.2	2,241.2	—
Workmen's compensation, total.....	796.7	38.3	758.4	701.7	32.1	669.6	628.7	25.1	603.6
Hospitalization and medical benefits <sup>7</sup> .....	245.0	6.0	239.0	230.0	4.6	215.4	193.0	5.2	187.8
Public aid.....	2,584.1	1,210.7	1,373.4	2,585.1	1,189.6	1,395.5	2,586.0	1,097.2	1,488.8
Special types of public assistance, total <sup>8</sup> .....	2,322.0	1,210.7	1,111.3	2,261.3	1,189.6	1,071.7	2,164.7	1,097.2	1,067.5
Vendor payments for medical care <sup>9</sup> .....	70.5	(10)	(10)	48.1	(10)	—	37.8	—	37.8
General assistance, total.....	262.1	—	262.1	323.8	—	323.8	421.2	—	421.2
Vendor payments for medical care <sup>10</sup> .....	48.6	—	48.6	52.6	—	52.6	58.0	—	58.0
Health and medical services <sup>11</sup> .....	3,311.1	1,111.8	2,199.4	3,099.7	1,069.2	2,030.5	2,922.4	997.7	1,924.7
Hospital and medical care <sup>12</sup> .....	1,945.1	711.7	1,233.5	1,755.6	640.5	1,115.2	1,649.4	636.9	1,012.5
Veterans.....	650.0	650.0	—	584.7	584.7	—	585.9	585.9	—
Other.....	1,295.1	61.6	1,233.5	1,171.0	55.8	1,115.2	1,063.5	51.0	1,012.5
Hospital construction <sup>13</sup> .....	562.3	241.3	321.0	550.4	216.4	334.0	518.4	216.4	302.0
Veterans.....	115.1	115.1	—	106.4	106.4	—	156.2	156.2	—
Other.....	447.1	126.1	321.0	444.0	110.0	334.0	362.3	60.3	302.0
Maternal and child health care <sup>14</sup> .....	36.4	24.5	11.9	34.4	23.1	11.3	28.7	19.1	9.7
Other community and related health services <sup>15</sup> .....	767.3	134.3	633.0	749.2	129.2	620.0	725.8	125.3	600.5
Other welfare services.....	1,064.1	358.8	705.3	1,195.8	445.3	750.5	1,341.4	506.4	835.0
Vocational rehabilitation, total.....	33.4	22.8	10.6	31.0	21.7	9.3	30.0	21.0	9.0
Medical rehabilitation <sup>16</sup> .....	7.4	3.7	3.7	6.5	3.3	3.3	6.4	3.2	3.2
Veterans' programs <sup>17</sup> .....	377.3	234.5	142.8	662.8	328.1	334.7	853.1	391.1	462.0
Institutional and other care <sup>18</sup> .....	410.4	10.4	400.0	366.9	6.9	360.0	331.6	6.6	325.0
School lunch program <sup>19</sup> .....	138.0	83.6	54.4	129.2	82.8	46.5	122.4	83.4	39.0
Child welfare.....	105.0	7.5	97.5	5.9	5.9	—	4.3	4.3	(20)

<sup>1</sup> Data represent reported or estimated expenditures from public funds (general and special) and trust accounts, and other expenditures under public law; exclude transfers to such accounts and loans; and include administrative expenditures unless otherwise noted. Fiscal years ended June 30 for Federal Government, most States, and some localities; for other States and localities fiscal years cover various 12-month periods ended within the specified year.

<sup>2</sup> Excludes refunds of employee contributions to those leaving service. Data for administrative expenditures not available for all programs.

<sup>3</sup> Represents unemployment insurance and employment service programs and, for 1949-50, reconversion unemployment benefits for seamen.

<sup>4</sup> Represents cash benefits and hospitalization and medical benefits, including those paid under private plans in 3 of the 4 States with programs, and administrative expenditures of the State agencies. Data on administrative expenditures of private plans underwritten by private insurance carriers or self-insured not available. Benefits first payable in New York program, July 1950.

<sup>5</sup> Included in total shown directly above; excludes administrative expenditures, not separately available but included for whole program in preceding line.

<sup>6</sup> Represents pensions, annuities, burial awards, readjustment allowances, and estimated administrative expenditures for these payments; excludes expenditures from the Government life insurance fund.

<sup>7</sup> Represents payments by private insurance carriers, State funds, and self-insurers of benefits payable under State law and estimated costs of State administration.

<sup>8</sup> Old-age assistance, aid to the blind, aid to dependent children, and, beginning Oct. 1950, aid to the permanently and totally disabled.

<sup>9</sup> Represents payments made directly to suppliers of medical care and services on behalf of assistance recipients; excludes expenditures for medical care made by recipients. For 1950-51, estimated expenditures from public assistance funds for medical care of recipients (including vendor payments) totaled \$225 million—\$197 million for recipients of special types of assistance and \$28 million for general assistance recipients.

<sup>10</sup> Data for 1950-51 and 1951-52 on source of funds for these payments not available.

<sup>11</sup> Excludes all medical expenditures (health services and research) of the Military Establishment and the Atomic Energy Commission; health services provided in connection with primary and secondary public education; hospital and medical payments and services included under workmen's compensation, State temporary disability insurance, and vocational rehabilitation, and vendor payments for medical care included in public aid programs, all shown elsewhere in the table; international health activities; professional education of nurses, physicians, and other medical personnel (other than teaching and training grants in specialized public health fields); and expenditures for medical services and research subordinate to the performance of other functions such as those of the Department of Agriculture and the Civil Aeronautics Authority.

<sup>12</sup> Includes hospital and outpatient care in public institutions and expenditures for maintenance of existing facilities. Excludes expenditures for domiciliary care by the Veterans Administration included under veterans' welfare services below and institutions for chronic care (other than mental and tuberculous) included under institutional and other care below.

<sup>13</sup> Federal expenditures include cost of hospital planning and surveys, new construction, and major repairs; State and local expenditures represent new construction only.

<sup>14</sup> Preliminary.

<sup>15</sup> Federal expenditures are for maternal and child health services, services for crippled children, and estimated Federal administrative costs for these programs. State and local expenditures represent required matching of Federal grants under the maternal and child health program and the program for crippled children; expenditures above the matching requirement and State-local administrative expenditures are included under State and local expenditures for other community and related health services.

<sup>16</sup> Federal expenditures represent those made by the National Institutes of Health and other units of the U. S. Public Health Service for community health programs, medical research, and training fellowships and teaching stipends in special public health fields, and by the Food and Drug Administration; State and local expenditures represent estimated community health and sanitation operating expenditures of public agencies, including those for medical research and public health training but excluding those made in connection with schools and public welfare, those classified as hospital and medical care, and required matching expenditures for maternal and child health care.

<sup>17</sup> Federal expenditures are for Veterans Administration programs for vocational rehabilitation, automobiles and other conveyances for disabled veterans, housing for paraplegic veterans, domiciliary care, beneficiaries' travel, counseling, and loan guarantees. State and local expenditures represent State expenditures for bonus payments and services for veterans; local data not available.

<sup>18</sup> Federal expenditures are for education of the blind and the deaf, the U. S. Soldiers' Home, the U. S. Naval Home, and Federal funds for State soldiers' homes. State and local expenditures represent estimated costs of care in welfare institutions, institutions for the handicapped and for long-term chronic care (other than mental and tuberculous hospitals), and other public welfare expenditures; local data not fully available, so estimates may be understated.

<sup>19</sup> Nongovernmental funds are also available for this program from private organizations and payments by parents; for 1949-50, they totaled \$209 million; for 1950-51, \$240 million; for 1951-52, \$281 million.

<sup>20</sup> Estimated data for 1951-52 based on 1952 study (only 40 states reporting); comparable data for earlier years not available. Includes expenditures for care of children in foster homes.

Source: Data taken or estimated from Federal budgets and available reports of Federal, State, and local administrative agencies.

Table 4.—Beneficiaries and benefits under social insurance and related programs, by risk and program, 1940-52<sup>1</sup>

[Corrected to July 22, 1953]

Risk and program	1940	1945	1946	1947	1948	1949	1950	1951	1952
Amount of benefits (in thousands)									
Total.....	\$1,545,380	\$2,620,967	\$5,768,907	\$5,409,274	\$5,296,652	\$6,576,770	\$6,392,956	\$6,891,293	\$7,834,195
Old-age retirement.....	330,277	602,335	748,672	899,556	1,048,943	1,243,186	1,469,291	2,228,584	2,637,144
Old-age and survivors insurance <sup>2</sup> .....	21,074	157,391	230,285	299,830	366,887	454,483	718,473	1,361,046	1,613,365
Railroad retirement.....	83,342	106,240	117,800	138,517	150,148	168,915	176,925	187,085	267,343
Federal civil-service.....	49,069	64,816	72,409	81,877	101,426	122,717	135,267	152,428	175,616
Other Federal contributory <sup>3</sup> .....	714	1,266	1,504	1,802	1,987	2,140	2,440	2,790	3,073
Federal noncontributory <sup>4</sup> .....	53,308	74,892	111,304	148,245	174,274	229,200	148,600	189,885	190,525
State and local government retirement <sup>5</sup> .....	103,000	143,000	158,000	175,000	190,000	203,000	230,000	273,000	300,000
Veterans' program <sup>6</sup> .....	19,770	54,730	57,370	54,285	64,221	61,731	57,586	62,350	87,220
Survivorship:									
Monthly benefits.....	162,928	422,369	530,789	623,124	700,577	799,349	924,544	1,195,424	1,377,658
Old-age and survivors insurance.....	7,784	104,231	130,139	153,109	176,736	201,369	299,672	523,485	615,604
Railroad retirement.....	1,448	1,772	1,817	19,283	36,011	39,257	43,884	49,527	74,085
Federal civil-service.....		128	193	217	918	4,317	8,409	14,014	19,986
State and local government retirement <sup>5</sup> .....	16,000	20,000	21,000	22,000	23,000	25,000	26,000	29,000	30,000
Veterans' program <sup>6</sup> .....	105,696	254,238	333,640	382,515	413,912	477,406	491,579	519,398	572,983
Workmen's compensation <sup>7</sup> .....	32,000	42,000	44,000	46,000	50,000	52,000	55,000	60,000	65,000
Lump-sum payments.....	36,659	65,309	74,203	79,032	81,803	83,279	86,693	116,113	131,019
Old-age and survivors insurance.....	11,736	26,135	27,267	29,517	32,315	33,158	32,740	57,337	63,298
Railroad retirement.....	2,497	8,138	9,127	6,114	8,914	11,480	12,722	12,716	13,745
Federal civil-service.....	5,810	10,244	13,992	13,732	10,869	7,864	8,147	7,755	8,364
Other Federal contributory.....	156	243	326	399	347	350	375	420	470
State and local government retirement <sup>5</sup> .....	12,500	15,500	16,000	16,000	17,000	18,000	20,000	25,000	30,000
Veterans' program <sup>6</sup> .....	3,960	5,049	7,491	13,270	12,358	12,427	12,709	12,885	15,142
Disability:	480,855	956,099	1,536,758	2,021,454	2,133,298	2,179,887	2,444,545	2,488,310	2,644,806
Workmen's compensation <sup>7</sup> .....	129,000	244,000	251,000	281,000	310,000	331,000	362,000	417,000	475,000
Veterans' program <sup>6</sup> .....	298,081	643,100	1,211,614	1,621,744	1,646,961	1,630,484	1,674,622	1,585,588	1,635,005
Railroad retirement.....	30,824	30,900	31,400	38,536	58,494	71,978	77,315	81,647	93,857
Federal civil-service.....	12,950	18,030	21,983	24,782	31,428	35,256	40,520	44,101	49,504
Federal noncontributory <sup>4</sup> .....	( <sup>8</sup> )	( <sup>8</sup> )	( <sup>8</sup> )	( <sup>8</sup> )	( <sup>8</sup> )	( <sup>8</sup> )	148,730	157,815	161,410
State and local government retirement <sup>5</sup> .....	10,000	14,500	16,000	18,000	20,000	22,000	24,000	28,000	30,000
State temporary disability insurance <sup>9</sup> .....		4,669	4,761	26,024	35,572	59,066	89,259	147,862	165,340
Railroad temporary disability insurance <sup>9</sup> .....				11,368	30,843	30,103	28,099	26,297	34,689
Unemployment:	534,661	563,180	2,626,061	1,587,934	1,248,433	2,227,510	1,466,217	862,752	1,043,557
State unemployment insurance.....	518,700	445,866	1,094,850	776,165	793,265	1,737,279	1,373,426	840,411	998,237
Railroad unemployment insurance.....	15,961	2,359	39,917	39,401	28,599	103,596	59,804	20,217	41,793
Veterans' unemployment allowances <sup>10</sup> .....		114,955	1,491,294	772,368	426,569	386,635	32,987	2,124	3,827
Self-employment allowances to veterans <sup>10</sup> .....		11,675	252,424	198,174	83,598	43,559	1,666	110	12
Beneficiaries (in thousands) <sup>11</sup>									
Old-age retirement:									
Old-age and survivors insurance <sup>2</sup> .....	77.2	591.8	842.7	1,068.1	1,294.9	1,574.6	1,918.1	2,756.8	3,187.3
Railroad retirement.....	102.0	129.1	139.7	147.1	156.0	164.3	174.8	182.0	268.6
Federal civil-service.....	47.4	62.5	70.2	80.1	90.6	101.5	111.0	120.4	128.3
Other Federal contributory <sup>3</sup> .....	.6	1.0	1.2	1.4	1.5	1.9	2.0	2.2	2.3
Federal noncontributory <sup>4</sup> .....	32.2	37.6	51.5	65.6	74.7	103.8	68.8	84.3	84.7
State and local government retirement <sup>5</sup> .....	113.0	155.0	167.0	180.0	190.0	200.0	213.0	230.0	250.0
Veterans' program <sup>6</sup> .....	29.2	59.1	62.5	61.6	59.8	57.4	53.5	57.3	78.4
Survivorship (monthly benefits):									
Old-age and survivors insurance.....	35.7	533.5	661.0	767.4	872.4	983.9	1,093.9	1,286.8	1,484.6
Railroad retirement.....	3.0	4.4	4.5	40.5	101.6	121.8	136.3	146.8	149.9
Federal civil-service.....		.3	.4	.4	2.0	9.4	18.3	30.2	40.0
State and local government retirement <sup>5</sup> .....	25.0	32.0	34.0	35.0	36.0	38.0	40.0	42.0	44.0
Veterans' program <sup>6</sup> .....	323.2	542.1	790.5	901.5	950.0	971.2	991.7	1,011.2	1,044.2
Workmen's compensation.....	( <sup>12</sup> )	( <sup>12</sup> )	( <sup>12</sup> )	( <sup>12</sup> )	( <sup>12</sup> )	( <sup>12</sup> )	( <sup>12</sup> )	( <sup>12</sup> )	( <sup>12</sup> )
Disability:									
Workmen's compensation.....	( <sup>12</sup> )	( <sup>12</sup> )	( <sup>12</sup> )	( <sup>12</sup> )	( <sup>12</sup> )	( <sup>12</sup> )	( <sup>12</sup> )	( <sup>12</sup> )	( <sup>12</sup> )
Veterans' program <sup>6</sup> .....	580.9	1,148.1	2,010.1	2,283.7	2,252.0	2,260.0	2,301.8	2,319.1	2,343.9
Railroad retirement.....	39.3	39.0	39.3	51.2	63.0	70.0	76.0	79.1	80.3
Federal civil-service.....	15.5	23.7	27.3	31.6	35.8	39.7	43.0	45.8	48.4
Federal noncontributory <sup>4</sup> .....	( <sup>8</sup> )	( <sup>8</sup> )	( <sup>8</sup> )	( <sup>8</sup> )	( <sup>8</sup> )	( <sup>8</sup> )	56.0	61.1	68.1
State and local government retirement <sup>5</sup> .....	14.3	21.0	23.0	25.0	27.0	29.0	32.0	35.0	38.0
State temporary disability insurance <sup>9</sup> .....		5.4	5.6	23.0	24.2	28.0	54.1	71.3	75.0
Railroad temporary disability insurance <sup>9</sup> .....				23.6	33.2	33.6	31.2	28.9	31.5
Unemployment:									
State unemployment insurance <sup>13</sup> .....	982.4	465.0	1,152.2	852.4	821.1	1,666.1	1,305.0	796.9	873.6
Railroad unemployment insurance <sup>13</sup> .....	41.5	3.3	52.7	52.6	38.2	120.4	76.8	29.0	42.6
Veterans' unemployment allowances <sup>10</sup> .....		88.9	1,359.3	760.6	434.9	387.5	32.1	2.8	15.1
Self-employment allowances to veterans <sup>10</sup> .....		12.1	229.4	181.3	78.6	40.4	1.5	1.0	.1

<sup>1</sup> Partly estimated. Data for State and local government and for Federal civil-service and other contributory retirement plans exclude refunds of employee contributions.

<sup>2</sup> Includes benefits paid to aged wives, to dependent husbands (first payable Sept. 1950), and to dependent minor children of retired-worker beneficiaries; for aged wives and dependent husbands receiving benefits in 1952, the average number was 684,296; for children of retired-worker beneficiaries, 70,310; payments certified to these groups were \$208,948,700 and \$12,469,400, respectively.

<sup>3</sup> Includes a small but unknown number and amount of disability and survivor beneficiaries and benefits.

<sup>4</sup> Beginning 1950, identifiable disability benefits and beneficiaries shown separately and only a small but unknown number and amount of disability and survivor payments included with old-age retirement. For earlier years, old-age retirement data include small amount of survivor and significant amount of disability payments.

<sup>5</sup> Benefits for fiscal year, usually ending June 30; beneficiaries for last month of fiscal year. Data for 1951 and 1952, preliminary.

<sup>6</sup> Under Veterans Administration. Old-age retirement data are for veterans of the Spanish-American War, the Boxer Rebellion, and the Philippine Insurrection; beginning October 1951, include all service pensions (distinction between age and disability pensions for this group eliminated by P.L. 108, 82d Cong.). Disability data include pensions and compensation, and subsistence payments to disabled veterans undergoing training. Lump-sum payments are for burial of deceased veterans.

<sup>7</sup> A small but unknown amount of lump-sum death payments included with monthly survivor payments. Disability benefits exclude payments for medical care. Data for 1951 and 1952, preliminary.

<sup>8</sup> Benefits first payable in Rhode Island, April 1943; in California, December 1946; in New Jersey, January 1949; and in New York, July 1950. Includes material (Footnotes continued on next page.)



Table 5.—Benefits under selected social insurance and related programs, by State, 1952

[In thousands; corrected to Mar. 28, 1953]

State	Retirement, disability, and survivor benefits <sup>1</sup>			Unemployment benefits			Railroad temporary disability insurance <sup>1</sup>
	Old-age and survivors insurance	Railroad retirement	Veterans' programs <sup>1</sup>	State unemployment insurance <sup>1</sup>	Veterans' programs <sup>1</sup>	Railroad unemployment insurance <sup>1</sup>	
Total	\$2,292,267	\$449,030	\$2,295,208	\$998,237	\$3,539	\$41,793	\$34,689
Alabama	27,422	5,860	49,278	11,167	242	1,045	545
Arizona	8,964	2,439	15,791	1,390	19	395	283
Arkansas	14,292	4,717	33,441	5,707	93	373	329
California	192,513	30,493	177,305	101,673	192	1,502	2,377
Colorado	17,574	5,669	23,732	1,311	10	410	390
Connecticut	46,810	2,810	27,474	11,044	22	41	249
Delaware	5,572	1,668	3,994	1,023	2	101	85
District of Columbia	8,604	1,306	19,142	1,700	17	73	190
Florida	50,464	11,061	65,016	7,483	71	730	453
Georgia	27,124	7,150	47,832	9,491	65	742	728
Idaho	6,123	1,587	8,332	2,862	16	171	162
Illinois	150,586	33,279	101,999	57,345	119	2,430	3,191
Indiana	65,136	16,575	49,822	20,842	44	1,282	1,094
Iowa	28,330	10,404	32,362	4,937	15	356	516
Kansas	20,242	9,326	26,670	3,912	14	445	688
Kentucky	30,756	9,978	53,685	15,193	85	1,131	822
Louisiana	23,159	4,604	37,966	13,181	79	464	348
Maine	19,292	2,652	14,024	5,326	32	144	178
Maryland	32,323	7,479	29,884	10,930	67	797	492
Massachusetts	113,904	7,915	92,474	59,133	124	391	601
Michigan	107,244	11,744	81,847	61,987	77	1,290	755
Minnesota	36,911	12,441	47,189	11,612	66	1,600	851
Mississippi	11,234	3,805	31,766	6,066	83	506	255
Missouri	54,874	15,060	58,803	13,624	67	1,451	1,206
Montana	7,243	2,833	9,089	2,155	13	231	259
Nebraska	11,806	5,244	15,929	2,172	4	318	479
Nevada	2,278	865	2,250	1,243	1	39	74
New Hampshire	12,283	1,587	7,964	5,790	9	58	106
New Jersey	100,748	14,032	65,000	51,163	60	315	942
New Mexico	4,348	1,828	12,119	1,541	20	533	243
New York	283,179	32,907	207,051	185,211	130	2,614	2,859
North Carolina	31,189	5,022	47,740	20,162	80	613	366
North Dakota	2,986	1,365	7,092	1,616	20	221	135
Ohio	148,736	30,211	121,531	35,876	71	2,508	2,264
Oklahoma	20,354	3,914	38,100	6,175	100	307	307
Oregon	29,027	4,740	22,929	15,000	46	290	309
Pennsylvania	212,235	50,432	152,907	109,952	236	8,825	3,804
Rhode Island	19,300	896	13,220	16,404	40	92	68
South Carolina	15,349	2,656	24,398	7,292	47	367	184
South Dakota	4,090	1,204	7,804	673	26	129	88
Tennessee	27,811	9,163	50,678	17,900	148	973	709
Texas	62,290	16,303	130,414	7,943	139	1,064	1,593
Utah	7,758	2,417	9,020	3,054	9	178	181
Vermont	6,419	1,338	5,715	2,365	15	73	87
Virginia	32,676	11,114	40,556	7,041	78	1,086	920
Washington	45,350	7,660	34,704	23,270	108	455	422
West Virginia	31,778	7,171	29,103	13,936	135	1,329	767
Wisconsin	53,331	9,378	42,002	14,128	41	971	463
Wyoming	2,807	1,504	3,765	725	2	83	119
Outside continental United States <sup>1</sup>	17,443	3,212	74,250	6,507	337	266	102

<sup>1</sup> State distribution estimated.<sup>2</sup> Excludes lump-sum payments of \$15,142,000.<sup>3</sup> State by which payment was made.<sup>4</sup> Allowances to unemployed and self-employed veterans under the Service-

men's Readjustment Act and, for October-December, benefits to unemployed veterans under the Veterans' Readjustment Assistance Act.

<sup>5</sup> Represents U. S. Territories and island possessions and foreign countries.

Source: Based on reports of administrative agencies.

## Footnotes to table 4—Continued

ity data for Rhode Island. Excludes hospital benefits in California and hospital, surgical, and medical care benefits paid in lieu of cash benefits in New York. Number represents average weekly number of beneficiaries; excludes private-plan beneficiaries in California and New Jersey.

<sup>1</sup> Temporary disability benefits first payable July 1947; includes maternity data. Number represents average number of beneficiaries during 14-day registration period.

<sup>2</sup> For unemployment allowances (under the Servicemen's Readjustment Act

beginning Sept. 1944 and under the Veterans' Readjustment Assistance Act beginning Oct. 1952), average weekly number. For self-employment allowances (under the Servicemen's Readjustment Act beginning November 1944), average monthly number.

<sup>3</sup> Average monthly number, except as otherwise noted.

<sup>4</sup> Not available.

<sup>5</sup> Average weekly number.

Source: Based on reports of administrative agencies.

Table 6.—Federal grants to State and local governments, by purpose, fiscal years 1934-35—1950-51, and by State, 1951-52<sup>1</sup>

[In thousands except per capita amounts]

State and fiscal year	Total		Social security and related purposes					Education <sup>7</sup>	All other <sup>8</sup>
	Amount	Per capita <sup>2</sup>	Total amount	Assistance payments and administration <sup>3</sup>	Employment security administration <sup>4</sup>	Health services <sup>5</sup>	Other welfare services <sup>6</sup>		
1934-35.....	\$2,196,577	\$17.09	\$2,773		\$1,257		\$1,516	\$12,722	\$2,181,082
1935-36.....	995,138	7.69	37,998	\$28,424	3,068	\$4,389	2,117	13,322	943,818
1936-37.....	808,608	6.21	171,265	143,934	11,484	12,758	3,089	15,651	621,732
1937-38.....	800,466	6.11	280,997	216,074	45,939	15,329	3,655	24,625	494,843
1938-39.....	1,029,557	7.70	328,403	246,898	62,858	14,754	3,898	25,411	675,743
1939-40.....	965,239	7.24	359,105	271,135	61,539	21,873	4,558	25,137	581,001
1940-41.....	858,591	6.39	426,988	330,408	65,632	25,870	5,078	25,620	405,984
1941-42.....	827,478	6.10	483,200	374,568	74,034	29,057	5,541	25,811	318,467
1942-43.....	850,995	6.24	468,323	395,623	36,480	30,396	5,824	26,158	356,514
1943-44.....	896,926	6.56	509,010	404,942	35,229	60,223	8,616	25,644	362,272
1944-45.....	864,905	6.38	532,319	410,364	33,730	78,555	9,670	25,131	307,454
1945-46.....	840,098	6.22	578,209	459,132	54,547	71,169	13,361	25,341	236,549
1946-47.....	1,157,478	8.32	874,974	613,831	99,252	63,134	98,757	31,145	281,359
1947-48.....	1,452,644	9.94	999,236	718,359	133,610	55,309	91,958	35,813	417,594
1948-49.....	1,814,751	12.19	1,233,700	927,897	140,314	66,646	98,843	36,951	544,100
1949-50.....	2,195,473	14.50	1,563,356	1,123,418	207,617	119,158	113,163	38,501	593,617
1950-51.....	2,242,921	14.55	1,631,092	1,185,764	173,838	168,938	102,553	49,123	562,706
1951-52.....	2,322,238	14.86	1,658,245	1,177,688	182,894	182,865	114,802	112,003	551,986
Alabama.....	49,224	16.14	37,375	23,293	2,696	7,298	4,087	1,568	10,282
Alaska.....	4,275	33.23	2,795	929	714	1,081	71	1,041	439
Arizona.....	22,257	27.61	11,191	7,907	1,453	1,142	689	3,362	7,704
Arkansas.....	37,153	19.45	25,490	15,966	1,865	5,250	2,409	2,383	9,281
California.....	188,695	17.03	153,091	123,005	18,758	5,133	6,195	8,467	27,136
Colorado.....	34,721	20.11	24,297	20,660	1,411	1,307	919	1,669	8,735
Connecticut.....	22,028	10.85	15,858	10,097	2,780	1,533	1,533	834	5,336
Delaware.....	5,544	16.80	2,489	1,084	439	661	305	994	2,061
District of Columbia.....	6,355	7.84	4,759	2,819	927	927	370	99	1,497
Florida.....	52,068	17.54	38,437	29,639	2,860	3,473	2,466	700	12,900
Georgia.....	66,402	19.00	48,109	33,748	2,839	6,845	4,676	5,681	12,612
Hawaii.....	9,966	19.94	4,699	2,759	599	899	441	1,100	4,166
Idaho.....	12,483	21.19	7,097	4,671	899	515	792	4,596	2,009
Illinois.....	102,541	11.65	72,954	53,211	9,314	5,746	4,693	4,558	25,019
Indiana.....	37,983	9.41	28,991	19,035	3,165	4,173	2,618	1,502	7,489
Iowa.....	39,409	15.07	25,617	19,066	1,457	3,180	1,914	1,028	12,763
Kansas.....	32,929	16.89	20,541	16,112	1,444	1,693	1,293	2,559	8,829
Kentucky.....	47,116	16.03	35,692	25,012	2,169	5,526	2,985	2,646	8,778
Louisiana.....	80,669	29.26	64,708	53,536	2,745	5,126	3,302	1,282	14,678
Maine.....	15,105	16.95	10,612	7,390	1,097	1,458	667	509	3,984
Maryland.....	21,811	8.89	15,296	7,656	3,092	3,215	1,333	1,947	4,568
Massachusetts.....	70,557	14.92	57,460	43,133	8,427	3,591	2,309	1,039	12,039
Michigan.....	84,736	12.99	60,940	45,163	6,654	5,134	3,987	6,342	17,454
Minnesota.....	45,688	15.31	31,646	22,668	2,961	3,865	2,163	745	13,296
Mississippi.....	36,583	16.70	24,617	13,888	1,936	5,603	3,191	1,967	9,909
Missouri.....	92,114	22.79	74,360	62,290	3,312	6,172	2,586	2,632	15,122
Montana.....	14,912	25.36	7,520	5,574	940	518	488	613	6,779
Nebraska.....	21,333	15.88	12,550	9,257	868	1,571	855	1,189	7,593
Nevada.....	6,911	40.42	2,097	1,023	565	397	111	1,091	3,724
New Hampshire.....	8,135	15.29	5,293	3,084	962	854	393	315	2,527
New Jersey.....	33,969	6.83	24,754	10,842	7,256	4,539	2,117	986	8,229
New Mexico.....	20,906	29.61	10,518	6,976	943	1,898	700	1,542	8,846
New York.....	162,526	10.85	129,574	88,901	27,977	6,358	6,337	2,598	30,354
North Carolina.....	52,088	12.56	36,445	20,706	3,425	7,479	4,835	1,892	13,750
North Dakota.....	14,243	23.62	5,808	4,075	567	643	524	408	8,027
Ohio.....	98,439	12.25	68,218	47,874	8,505	7,734	4,105	4,586	25,636
Oklahoma.....	70,621	31.14	55,690	45,476	2,094	5,754	2,366	4,011	10,919
Oregon.....	25,653	16.51	15,452	10,582	2,263	1,524	1,083	1,322	8,879
Pennsylvania.....	110,054	10.46	83,474	53,302	14,098	10,241	5,833	2,617	23,963
Puerto Rico.....	15,468	7.00	10,662	3,526	382	3,400	3,354	550	4,236
Rhode Island.....	14,085	17.72	8,810	5,292	1,762	1,275	481	677	4,598
South Carolina.....	33,120	15.43	23,796	13,767	2,378	4,683	2,968	1,481	7,844
South Dakota.....	15,750	24.38	7,379	5,439	490	893	557	597	7,774
Tennessee.....	48,926	14.78	36,706	25,235	2,898	4,708	3,866	1,366	10,854
Texas.....	142,981	17.83	91,211	67,118	6,783	11,644	5,666	7,850	43,920
Utah.....	17,374	24.54	8,461	5,692	1,240	833	696	3,684	5,229
Vermont.....	6,049	16.26	4,238	2,851	459	537	392	257	1,554
Virgin Islands.....	462	17.34	389	97	18	192	82	20	33
Virginia.....	23,696	9.83	17,443	8,474	1,820	4,385	2,763	5,968	10,288
Washington.....	56,324	23.21	37,630	29,982	3,679	2,140	1,829	7,258	11,436
West Virginia.....	27,386	13.78	20,822	14,899	1,384	2,260	2,279	539	6,025
Wisconsin.....	43,729	12.59	31,041	20,998	2,867	4,871	2,306	799	11,889
Wyoming.....	8,683	29.43	3,132	1,907	552	376	296	323	5,227

<sup>1</sup> Checks issued.

<sup>2</sup> Based on estimates of total population, excluding Armed Forces overseas, by the Bureau of the Census as of the beginning of the fiscal year. For the Territories and possessions, data for per capita amounts in 1950-51 are based on 1950 Census figures.

<sup>3</sup> Old-age assistance, aid to dependent children, aid to the blind, and beginning 1950-51, aid to the permanently and totally disabled.

<sup>4</sup> Unemployment insurance administration, beginning 1935-36, and employment service from 1934-35 through December 1941 and from Nov. 16, 1946.

<sup>5</sup> Maternal and child health services, services for crippled children, and public health services; venereal disease control, beginning 1938-39; emergency maternity and infant care, from 1942-43 through 1948-49; tuberculosis control, beginning 1944-45; cancer control, mental health, and hospital survey and construction, beginning 1947-48; and heart disease and water pollution control, beginning 1949-50.

<sup>6</sup> Vocational rehabilitation and State and Territorial homes for disabled soldiers and sailors; child welfare services, beginning 1935-36; community war-service day care in 1942-43; and national school lunch program, beginning 1946-47.

(Footnotes continued on next page.)

Table 7.—Temporary disability insurance: Selected data on State and railroad programs, 1952

Program	Covered employment as of July 1, 1952 (in thousands)	Taxable payrolls (in millions)	Contributions collected (in millions)	Benefits paid (in millions)	Administrative expenses (in millions)	Average weekly number of beneficiaries (in thousands)	Average weekly benefit for full weeks of sickness
Total	10,590	\$29,870.5	(1)	\$213.5	\$7.40	(1)	
Railroad	1,400	5,039.0	(2)	34.7	1.82	31.5	\$54.16
Rhode Island	232	607.2	\$5.9	6.2	.33	5.3	22.00
California	2,063	8,438.0	83.3	63.2	3.03	39.1	
State plan	1,455	(1)	36.4	29.4	(1)	20.5	24.84
Private plans	1,269	(1)	46.9	33.8	(1)	18.6	30.84
New Jersey	1,508	3,961.0	37.0	30.0	1.05	(1)	
State plan	405	(1)	9.7	6.1	.76	5.1	24.27
Private plans	1,020	(1)	27.3	23.9	.29	(1)	
New York	4,570	11,825.3	(1)	79.4	1.17	44.1	31.97

<sup>1</sup> Not available.

<sup>2</sup> Single system of contributions for railroad unemployment and temporary disability insurance.

<sup>3</sup> Average per 14-day registration period.

<sup>4</sup> Average for 14 full days of sickness.

<sup>5</sup> Includes State costs of administering State plans and of supervising private plans.

<sup>6</sup> Includes \$3.3 million in hospital benefits.

<sup>7</sup> Beneficiary and benefit data for spells of sickness terminated in 1952.

<sup>8</sup> Estimated as 1 percent of taxable wages under private plans.

<sup>9</sup> Includes \$4.0 million in hospital benefits.

<sup>10</sup> Average benefit for workers unemployed at start of sickness; average for employed workers unknown.

<sup>11</sup> Estimated as 0.94 percent of taxable wages under private plans.

<sup>12</sup> Includes \$6.1 million in hospital, surgical, and medical care benefits paid in lieu of cash benefits.

<sup>13</sup> For fiscal year ended Mar. 31, 1952.

Table 8.—Employer and employee contributions for selected social insurance and related programs, 1940 and 1949-52 (In millions)

Program	1940			1949			1950			1951			1952			
	Total	Em- ployer	Em- ployee	Total	Em- ployer	Em- ployee	Total	Em- ployer	Em- ployee	Total	Em- ployer	Em- ployee	Total	Em- ployer	Em- ployee	Self- employed
Total	\$2,201	\$1,617	\$584	\$4,989	\$3,082	\$1,861	\$6,384	\$3,853	\$2,429	\$7,774	\$4,661	\$2,952	\$8,213	\$4,737	\$3,107	\$200
Retirement and survivors insurance <sup>1</sup>	1,176	635	540	3,658	1,860	1,798	4,796	2,424	2,372	5,810	2,919	2,892	6,333	3,089	3,044	200
Federal insurance contributions <sup>2</sup>	637	319	319	1,666	833	833	2,667	1,334	1,334	3,363	1,682	1,682	3,819	1,826	1,793	200
Taxes on carriers and their employees	130	65	65	565	283	283	546	273	273	709	354	354	636	318	318	
Federal civil-service contributions <sup>3</sup>	141	97	45	652	304	347	678	307	370	703	313	390	748	325	423	
State and local government contributions <sup>4</sup>	267	155	112	775	440	335	905	510	395	1,035	570	465	1,130	620	510	
Unemployment insurance	1,026	982	44	1,231	1,220	11	1,438	1,427	12	1,753	1,740	13	1,659	1,645	13	
State unemployment contributions <sup>5</sup>	854	810	44	987	976	11	1,191	1,180	12	1,493	1,479	13	1,368	1,354	13	
Federal unemployment taxes	105	105		229	229		224	224		235	235		266	266		
Railroad unemployment insurance contributions <sup>6</sup>	67	67		15	15		23	23		26	26		25	25		
State temporary disability insurance contributions <sup>7</sup>				100	2	53	149	2	46	210	2	48	221	2	50	

<sup>1</sup> Permanent disability provisions included under railroad, Federal civil-service, and most State and local government retirement systems.

<sup>2</sup> Beginning January 1951, on an estimated basis.

<sup>3</sup> Under the Civil Service, Alaska Railroad, and Canal Zone Retirement Acts. Employer share represents Government contributions, and employee share includes voluntary contributions.

<sup>4</sup> Estimated by the Social Security Administration. Data for 1950 and 1951 preliminary. Employer share represents government contributions.

<sup>5</sup> Includes penalties and interest collected from employers. Allocation of contributions between employers and employees estimated.

<sup>6</sup> Beginning July 1947, covers also temporary disability insurance.

<sup>7</sup> Beginning June 1942 in Rhode Island, May 1946 in California, June 1948 in New Jersey, and Jan. 1950 in New York. Totals include State and private plans; data for New York and for private plans in California and New Jersey in totals only, not available separately.

Source: Based on reports of administrative agencies.

## Footnotes to table 6—Continued

<sup>1</sup> Colleges of agriculture and mechanic arts, vocational education, education of the blind, and State marine schools; emergency Office of Education grants from 1935-36 through 1940-41; maintenance and operation of schools in certain areas, beginning 1946-47; and school survey and construction in certain areas, beginning 1950-51.

<sup>2</sup> Includes Federal Emergency Relief Administration grants amounting to \$1,857,490,000, \$478,513,000, \$1,722,000, and \$484,000 in fiscal years 1934-35, 1935-36, 1936-37, and 1937-38, respectively; Public Works Administration grants and liquidation, from 1934-35 through 1949-50; regular and emergency highway construction; forestry; agricultural experiment stations and extension work (including grants under the Research and Marketing Act, beginning 1947-48); removal of surplus agricultural commodities under the Act of Aug. 24, 1935,

beginning 1935-36; commodities donated by the Commodity Credit Corporation, beginning 1949-50; wildlife restoration, beginning 1938-39; Federal annual contributions to public housing restoration, beginning 1939-40; community-facilities works, and disaster and emergency relief, from 1941-42 through 1950-51; wartime public works, from 1941-42 through 1945-46; supply and distribution of farm labor, from 1942-43 through 1948-49; Federal airport program, beginning 1947-48; and civil defense grants, 1951-52.

Source: Annual Reports of the Secretary of the Treasury, the Combined Statements of Receipts, Expenditures, and Balances of the United States Government, and other Treasury reports. Data on grants for the school lunch program for 1946-47 and for the removal of surplus agricultural commodities for 1935-36 through 1946-47 are from the Department of Agriculture.



Table 9.—Operations of selected social insurance trust funds, 1936-52

[In millions]

Account	1936	1937	1938	1939	1940	1941	1942	1943	1944	1945	1946	1947	1948	1949	1950	1951	1952
<b>Old-age and survivors insurance trust fund<sup>1</sup></b>																	
Receipts		\$516	\$358	\$593	\$650	\$845	\$1,085	\$1,328	\$1,422	\$1,420	\$1,448	\$1,722	\$1,969	\$1,816	\$2,928	\$3,784	\$4,184
Appropriations and deposits <sup>2</sup>		514	343	566	607	789	1,012	1,239	1,316	1,285	1,295	1,558	1,688	1,670	2,671	3,367	3,819
Interest and profits on investments <sup>3</sup>		2	15	27	43	56	72	88	107	134	152	164	281	146	257	417	365
Expenditures		1	10	14	62	114	159	195	238	304	418	512	607	721	1,022	1,966	2,262
Benefits		1	10	14	62	114	159	195	238	304	418	512	607	721	1,022	1,966	2,262
Administrative expenses					26	26	28	29	29	30	40	46	51	54	61	81	88
Total assets, end of year		766	1,132	1,724	2,061	2,762	3,688	4,820	6,005	7,121	8,150	9,360	10,722	11,816	13,721	15,540	17,442
Investments		513	862	1,435	2,017	2,736	3,655	4,779	5,967	7,054	8,079	9,268	10,556	11,728	13,331	15,017	16,960
Special Treasury notes		513	862	1,435	2,017	2,736	3,655	4,779	5,967	7,054	8,079	9,268	10,556	11,728	13,331	15,017	16,960
Special certificates of indebtedness																	
Treasury bonds									643	1,756	3,931	6,203	8,328	9,501	11,104	12,791	14,734
Unamortized premium							193	243	938	1,639	1,638	1,936	2,228	2,221	2,221	2,221	2,221
Cash balances <sup>4</sup>		253	269	289	14	26	33	42	38	66	71	92	166	88	391	522	481
<b>Railroad retirement account</b>																	
Receipts		92	143	90	122	144	218	269	317	307	318	709	677	800	553	448	797
Transfers from appropriations		92	142	97	120	141	215	263	307	292	298	685	638	749	491	378	718
Interest																	
Expenditures		81	95	96	110	117	124	128	133	137	143	163	198	249	292	314	431
Benefits		81	95	96	110	117	124	128	133	137	143	163	198	249	292	314	431
Administrative expenses																	
Total assets, end of year		46	111	135	148	146	166	256	391	573	737	891	1,403	1,831	2,339	2,577	3,040
Investments (special Treasury notes)		46	111	135	148	146	166	256	391	573	737	891	1,403	1,831	2,339	2,577	3,040
Cash balances		46	61	59	70	60	75	82	83	93	106	138	169	169	280	212	64
<b>Civil-service retirement and disability fund<sup>5</sup></b>																	
Receipts		92	123	130	146	161	190	292	468	527	607	567	583	610	775	821	907
Employee deductions and voluntary contributions		34	36	38	41	44	63	156	254	279	292	290	243	271	346	370	423
Government contributions <sup>6</sup>		46	73	75	87	95	102	106	176	195	246	221	246	226	304	307	313
Interest and profits		12	13	17	18	22	25	30	38	53	69	85	94	107	124	143	158
Expenditures (annuities and refunds)		58	61	63	65	70	74	79	89	122	172	352	279	214	236	272	323
Total assets, end of year		334	396	463	544	634	750	963	1,342	1,748	2,182	2,397	2,701	3,097	3,653	4,202	4,784
Investments		331	393	460	540	627	741	934	1,324	1,717	2,144	2,357	2,666	3,062	3,606	4,161	4,739
Special Treasury notes		309	371	460	540	627	741	934	1,324	1,717	2,144	2,357	2,666	3,062	3,606	4,161	4,739
Treasury bonds		22	22														
U. S. Government savings bonds, series G																	
Cash balances		3	3	3	4	3	9	28	19	31	38	40	35	15	47	41	40
<b>Unemployment trust fund</b>																	
Receipts <sup>7</sup>		65	575	839	886	980	1,143	1,305	1,527	1,500	1,417	1,191	1,380	1,311	1,107	1,370	1,580
State accounts (deposits)		65	567	829	830	861	1,008	1,139	1,328	1,317	1,161	916	1,097	989	997	1,191	1,372
Railroad unemployment insurance account:																	
Deposits by Railroad Retirement Board					14	60	66	86	98	119	117	122	126	67	3	14	15
Advance from Treasury					15												
Transfers from States <sup>8</sup>					1	98	8			( <sup>9</sup> )	( <sup>9</sup> )	( <sup>9</sup> )	( <sup>9</sup> )				
Transfers from railroad unemployment insurance administration fund																	
Interest <sup>3</sup>		1	8	9	27	60	58	74	89	55	129	144	147	246	103	165	197
Expenditures <sup>7</sup>		( <sup>9</sup> )	2	404	434	547	357	351	79	64	464	1,143	842	914	1,879	1,456	1,076
State accounts:																	
Withdrawals		( <sup>9</sup> )	2	404	429	517	342	344	78	63	461	1,104	787	852	1,737	1,366	845
Transfers to railroad unemployment insurance account <sup>9</sup>					1	98	8			( <sup>9</sup> )	( <sup>9</sup> )	( <sup>9</sup> )	( <sup>9</sup> )				
Railroad unemployment insurance account:																	
Benefits					5	15	15	7	1	2	39	55	60	133	90	47	76
Repayment of advance																	
Transfers to railroad unemployment administration fund																	
Total assets, end of year		65	638	1,072	1,525	1,958	2,744	3,698	5,147	6,583	7,537	7,585	8,124	8,520	7,748	7,663	8,526
State accounts		65	638	1,072	1,500	1,805	2,516	3,379	4,711	6,015	6,833	6,775	7,217	7,572	6,924	6,896	7,763
Railroad unemployment insurance account:																	
Investments		64	625	1,064	1,509	1,945	2,732	3,687	5,095	6,579	7,508	7,564	8,102	8,496	7,696	7,639	8,427
Special certificates of indebtedness		64	625	1,064	1,509	1,945	2,732	3,687	5,095	6,579	7,508	7,564	8,102	8,496	7,696	7,639	8,427
Treasury bonds																	
Unamortized premium																	
Cash balances		1	13	8	16	13	12	11	52	4	29	21	22	24	52	24	99

<sup>1</sup> Before 1940, data represent operations of old-age reserve account.<sup>2</sup> Before July 1940, data represent transfers from appropriations. From July 1940 to December 1950, appropriations equal taxes collected under the Federal Insurance Contributions Act; beginning 1951, amounts appropriated in accordance with sec. 201 (a) of the Social Security Act as amended in 1950. For 1947-51, includes appropriations to meet costs of benefits payable to veterans under the Social Security Act Amendments of 1946. Beginning May 1951, includes deposits by States under voluntary coverage agreements. No transfer of funds from the railroad retirement account yet made under financial interchange

provisions of Railroad Retirement Act Amendments of 1951 (see footnote 1, table 6, page 13).

<sup>3</sup> Interest is sometimes not credited until the beginning of the following year.<sup>4</sup> Before 1940, includes balance of appropriations not yet transferred to reserve account.<sup>5</sup> Beginning July 1949, includes assets and transactions of the Alaska Railroad and Canal Zone retirement funds now combined with the civil-service retirement fund. In 1948, includes transfers from Comptroller of the Currency retirement fund. (Footnotes continued on next page.)

**Table 10.—Employment security: Summary data on employment service and unemployment insurance activities, by State, 1952**

In thousands except for average benefit<sup>1</sup>

Region and State	New job applications	Placements		Covered employment		Initial claims <sup>2</sup>	Weeks of unemployment covered by continued claims	Total number of beneficiaries <sup>3</sup>	Weeks compensated for all unemployment	Average weekly benefit for total unemployment <sup>4</sup>	Contributions collected <sup>5</sup>	Benefits paid <sup>6</sup>	Funds available for benefits, end of year <sup>7</sup>
		Total	Non-farm	Average monthly number of workers <sup>1</sup>	Total wages <sup>2</sup>								
Total.....	7,273	15,555	6,501	35,577	\$127,813,586	11,174	54,311	4,384	45,777	\$22.79	\$1,367,676	\$998,237	\$8,327,560
Region I:													
Connecticut.....	115	116	105	694	2,629,072	179	686	64	545	21.00	35,723	11,044	210,922
Maine.....	23	153	35	177	532,566	74	424	36	342	16.27	7,318	5,328	42,106
Massachusetts.....	205	273	220	1,458	4,753,973	552	2,906	222	2,550	24.37	97,995	58,133	185,369
New Hampshire.....	31	30	23	132	389,919	64	359	27	302	20.61	6,064	5,790	21,908
Rhode Island.....	45	28	28	236	769,833	175	826	63	762	22.02	16,225	16,404	25,286
Vermont.....	16	19	12	63	198,437	19	131	11	114	21.65	2,407	2,365	16,108
Region II:													
New Jersey.....	190	270	146	1,425	5,510,935	551	2,401	216	2,207	24.24	68,129	51,163	477,680
New York.....	837	1,042	861	4,473	17,284,400	2,398	9,138	622	7,927	24.80	291,173	188,211	1,191,005
Puerto Rico.....	55	19	18			(10)	(10)						
Virgin Islands.....	2	2	1			(10)							
Region III-IV:													
Delaware.....	16	22	15	114	424,886	14	63	7	55	19.70	1,889	1,023	16,966
District of Columbia.....	56	49	49	227	769,004	22	112	9	96	18.14	4,019	1,700	54,162
Maryland.....	116	113	77	626	1,990,465	131	569	74	552	21.14	15,177	10,930	127,975
North Carolina.....	133	543	175	707	1,907,287	273	1,293	103	1,257	16.55	20,796	20,162	176,777
Pennsylvania.....	396	423	235	3,162	10,865,298	1,194	5,434	454	4,597	24.62	47,932	109,952	561,058
Virginia.....	88	172	97	561	1,670,866	93	486	48	411	17.54	8,994	7,041	93,579
West Virginia.....	70	29	25	370	1,314,102	128	835	80	729	20.12	12,817	13,936	91,239
Region V:													
Alabama.....	140	268	134	437	1,269,244	137	858	56	641	17.91	15,592	11,167	71,672
Florida.....	140	296	184	476	1,408,121	120	628	47	448	17.04	9,710	7,483	81,710
Georgia.....	146	314	144	587	1,630,104	118	717	51	573	16.96	16,269	9,491	127,645
Mississippi.....	107	1,717	91	197	490,908	85	481	35	373	16.78	5,263	6,066	43,377
South Carolina.....	93	188	91	374	1,073,456	91	500	37	408	18.39	14,075	7,292	65,715
Tennessee.....	110	1,007	144	537	1,595,242	149	1,316	82	1,078	16.83	19,017	17,900	107,156
Region VI:													
Kentucky.....	94	94	36	432	1,394,539	151	989	66	802	19.46	19,472	15,193	140,869
Michigan.....	349	319	173	1,714	7,427,366	672	2,981	319	2,398	27.21	76,533	61,987	379,441
Ohio.....	379	425	329	2,395	9,285,782	401	1,940	154	1,543	24.39	75,354	35,876	624,457
Region VII-VIII:													
Illinois.....	310	274	212	2,459	9,759,145	584	3,340	283	2,500	24.32	76,758	57,345	502,954
Indiana.....	195	180	122	999	3,796,728	296	1,108	126	916	23.81	21,291	20,842	222,729
Minnesota.....	130	178	128	584	2,014,258	106	750	55	642	18.57	11,698	11,612	130,146
Montana.....	37	61	37	106	356,633	22	135	12	117	18.45	5,324	2,155	39,526
North Dakota.....	27	45	26	49	157,525	9	72	6	68	24.53	1,892	1,616	11,056
South Dakota.....	18	29	20	54	166,339	7	41	3	34	20.36	1,357	673	12,574
Wisconsin.....	149	178	126	792	2,943,287	132	697	11	575	25.21	18,628	14,128	247,563
Region IX:													
Iowa.....	122	141	102	371	1,234,064	59	301	30	240	21.69	4,814	4,937	107,634
Kansas.....	68	146	104	319	1,117,625	42	198	22	179	22.76	8,549	3,912	76,142
Missouri.....	251	385	171	855	2,959,113	202	969	83	739	19.87	15,152	13,624	220,507
Nebraska.....	43	106	73	182	577,981	25	115	12	104	21.43	2,691	2,172	40,467
Region X:													
Arkansas.....	109	1,324	131	242	615,541	88	481	36	337	17.51	8,198	5,707	43,704
Louisiana.....	122	554	98	494	1,518,026	136	810	47	645	21.25	21,320	13,181	116,761
Oklahoma.....	82	204	153	308	1,065,527	81	437	32	332	19.07	8,946	6,175	53,336
Texas.....	483	1,325	583	1,411	4,801,895	113	637	53	477	17.04	22,258	7,943	268,168
Region XI:													
Colorado.....	69	209	81	233	817,581	22	92	7	64	21.24	6,254	1,311	67,927
New Mexico.....	42	108	57	114	373,750	17	88	7	74	21.29	4,083	1,541	32,256
Utah.....	46	94	55	138	456,550	26	154	12	128	25.04	3,790	3,054	34,668
Wyoming.....	9	19	15	58	195,038	7	32	4	30	25.10	2,106	725	15,686
Region XII:													
Arizona.....	53	468	61	137	489,441	31	121	9	69	20.60	5,943	1,390	40,409
California.....	657	809	433	2,941	11,477,085	930	5,179	377	4,583	22.97	176,987	101,678	765,514
Hawaii.....	18	13	11	98	289,052	22	156	11	129	20.37	2,149	2,336	23,410
Nevada.....	18	39	29	48	186,621	12	56	5	52	24.43	2,601	1,243	15,103
Region XIII:													
Alaska.....	17	10	10	33	203,681	17	116	13	137	30.76	3,775	4,171	9,766
Idaho.....	28	137	40	98	324,350	25	162	13	127	22.84	4,613	2,862	33,857
Oregon.....	86	273	82	333	1,270,999	153	783	73	686	22.49	11,794	15,000	77,684
Washington.....	134	314	91	546	2,059,146	217	1,210	96	993	23.80	27,144	23,270	187,832

<sup>1</sup> Average of the number of workers in covered employment in the pay period of each type (weekly, semimonthly, etc.) ending nearest the 15th of each month.  
<sup>2</sup> Total wages earned in covered employment during all pay periods ended within the year.

<sup>3</sup> Excludes intrastate transitional initial claims in order to reflect more nearly instances of new unemployment.

<sup>4</sup> Represents number of first payments.

<sup>5</sup> Includes dependents' allowances for States that provided such benefits during 1952.

<sup>6</sup> Contributions, penalties, and interest from employers, and contributions from employees. Adjusted for refunds of contributions and for dishonored con-

tribution checks. Standard contribution rates for 1952 (percent of taxable wages) were: for employers, 2.7 percent except seasonal employers in Michigan, who are assigned a rate of 3.0 percent; for employees, 1.0 percent in Alabama and one-fourth of 1.0 percent in New Jersey.

<sup>7</sup> Adjusted for voided benefit checks.

<sup>8</sup> Sum of balances in State clearing accounts, benefit-payment accounts, and State accounts in Federal unemployment trust fund.

<sup>9</sup> Excludes \$200,000 in California, \$50,000,000 in New Jersey, and \$28,968,681 in Rhode Island, withdrawn in earlier years for payment of disability benefits.

<sup>10</sup> Less than 500 claims.

<sup>11</sup> Represents data on "per employer" basis.

**Footnotes to table 9—Continued**

<sup>1</sup> Appropriations from general revenues and contributions of the District of Columbia and Government corporations.

<sup>2</sup> Total excludes intrafund transfers between State accounts and the railroad unemployment insurance account.

<sup>3</sup> Less than \$500,000.

<sup>4</sup> Includes amounts certified by the Social Security Administration to the Secretary of the Treasury in behalf of Connecticut and Kentucky for payment into railroad unemployment insurance account under sec. 13, Railroad Unemployment Insurance Act.

Source: *Daily Statement of the U. S. Treasury.*

# Old-Age and Survivors Insurance

Table 11.—Summary data on coverage and benefits, 1937–52

[Corrected to July 31, 1953]

Year	Living workers <sup>1</sup> beginning of following year (in thousands)		New entrants <sup>2</sup> (in thousands)	Workers with taxable earnings during year <sup>3</sup> (in thousands)	Taxable earnings <sup>4</sup>		Employers reporting taxable wages <sup>5</sup> (in thousands)	Amount of benefits certified (in millions)					Monthly benefits in current-payment status at end of year (in thousands)	
	Insured	Uninsured			Total (in millions)	Average per worker		Total	Old-age	Supplementary <sup>6</sup>	Survivors <sup>7</sup>	Lump-sum payments	Number <sup>8</sup>	Monthly amount <sup>9</sup>
1937			32,904	32,904	\$29,615	\$900	2,421	\$1.3						
1938			3,936	31,822	26,502	833	2,239	10.5						
1939	22,900	17,800	4,450	33,751	29,745	881	2,366	13.9						
1940	24,900	20,000	4,430	35,393	32,974	932	2,500	40.6	\$18.1	\$2.9	\$7.8		222	\$4,070
1941	27,500	23,500	6,436	40,976	41,848	1,021	2,646	93.9	47.0	8.1	25.5		434	7,815
1942	31,200	27,300	7,965	46,363	52,939	1,142	2,655	137.0	68.3	12.0	41.7		598	10,782
1943	34,900	30,500	7,337	47,656	62,423	1,310	2,394	172.8	82.8	14.5	57.8		748	13,510
1944	38,600	30,900	4,691	46,296	64,426	1,392	2,469	218.1	101.3	17.7	76.9		955	17,344
1945	40,300	32,100	3,477	46,392	62,945	1,357	2,614	287.8	133.8	23.6	104.2		1,288	23,801
1946	41,800	33,200	3,078	48,845	69,088	1,414	3,017	387.7	196.1	34.2	130.1		1,642	31,081
1947	43,400	33,700	2,685	48,908	78,372	1,602	3,246	482.5	255.2	44.6	153.1		1,978	38,277
1948	44,800	34,400	2,635	49,018	84,122	1,716	3,298	575.9	312.5	54.4	176.7		2,315	45,672
1949	45,700	34,900	1,958	46,796	81,808	1,748	3,316	689.0	387.8	67.0	201.1		2,743	56,074
1950	59,800	22,600	10 2,520	48,100	87,498	10 1,819	3,340	1,050.9	614.8	103.7	299.7		3,477	126,887
1951	62,400	25,300	10 6,000	58,000	120,100	10 2,071	4,440	1,941.9	1,168.8	192.3	523.5		4,379	154,791
1952	66,500	24,000	10 3,500	60,000	128,000	10 2,133	4,430	2,292.3	1,391.9	221.4	615.6		5,026	205,179

<sup>1</sup> Estimated; not adjusted to reflect effect of: (1) provisions that coordinate the old-age and survivors insurance and railroad retirement programs, and (2) wage credits for military service. Estimates are only partially adjusted to eliminate duplicate count of persons with taxable earnings reported on more than 1 account number; the effect of such duplication is substantially less significant for insured workers than for uninsured workers.

<sup>2</sup> Workers with first taxable earnings under program in specified year.

<sup>3</sup> Partly estimated; adjusted for workers having more than 1 account.

<sup>4</sup> Not adjusted for nontaxable earnings erroneously reported and for earnings excluded in benefit computations. Annual wages in excess of \$3,000 during the period 1937–50 and annual wages in excess of \$3,600 beginning with 1951 paid to workers by any 1 employer were not taxable. Beginning 1951, self-employment earnings were taxable; the amount taxable may not exceed \$3,600 from a com-

bination of wages and self-employment earnings. For 1940–50, all wages in excess of \$3,000 a year received by a worker are excluded in benefit computations, and for the period after 1950 all wages and earnings over \$3,600 are excluded.

<sup>5</sup> Represents number of different employers filing tax reports. A report may relate to more than 1 establishment if employer operates separate establishments.

<sup>6</sup> Wives, dependent husbands, and children of old-age beneficiaries.

<sup>7</sup> Widows, dependent widowers, children, and dependent parents of deceased insured workers.

<sup>8</sup> Beneficiaries actually receiving monthly payments.

<sup>9</sup> Monthly rate, not adjusted for any deduction that is less than current month's benefit.

<sup>10</sup> Preliminary estimate.

Table 12.—Insured workers:<sup>1</sup> Estimated number living at beginning of year, 1940–53

[In millions; data corrected to July 13, 1953]

Year	Total insured	Fully insured			Currently insured only
		Total	Permanently insured	Not permanently insured	
1940	22.9	22.9	0.6	22.3	( <sup>1</sup> )
1941	24.9	24.2	1.1	23.1	0.7
1942	27.5	25.8	1.4	24.4	1.7
1943	31.2	28.1	1.8	26.3	3.1
1944	34.9	29.9	2.3	27.6	5.0
1945	38.6	31.9	2.8	29.1	6.7
1946	40.3	33.4	3.4	30.0	6.9
1947	41.8	35.4	8.6	26.8	6.4
1948	43.4	37.3	11.6	25.7	6.1
1949	44.8	38.9	13.2	25.7	5.9
1950	45.7	40.1	14.9	25.2	5.6
1951	59.8	59.8	21.0	38.8	( <sup>2</sup> )
1952	62.4	62.4	22.8	39.6	( <sup>2</sup> )
1953	66.5	66.5	24.9	41.6	( <sup>2</sup> )

<sup>1</sup> See table 11, footnote 1.

<sup>2</sup> Persons currently insured on Jan. 1, 1940, under the 1939 amendments or, before July 1, 1954, under the 1950 amendments are also fully insured.

Table 13.—Insured workers:<sup>1</sup> Estimated number living at beginning of each year, 1948–52, by insured status, sex, and age

[In millions; numbers less than 5,000 not shown; data corrected to July 13, 1953]

Age attained at beginning of year	Fully insured, January 1					Currently insured only, January 1				
	1948	1949	1950	1951	1952	1948	1949	1950	1951 <sup>2</sup>	1952 <sup>3</sup>
<b>Male, total</b>										
Under 25 <sup>4</sup>	25.73	26.84	27.64	37.90	39.34	3.38	3.30	3.05		
25–34	4.75	5.00	5.03	4.84	4.70	.01	.01	.01		
35–44	6.61	6.90	7.20	10.35	10.67	1.08	1.14	1.03		
45–54	5.82	5.97	6.08	9.20	9.59	.98	1.01	.99		
55–64	4.21	4.36	4.49	6.60	6.98	.68	.60	.56		
65–74	2.75	2.89	2.98	4.42	4.60	.51	.43	.37		
75 and over <sup>5</sup>	1.32	1.41	1.50	2.05	2.24	.12	.10	.09		
	.26	.31	.36	.44	.55					
<b>Female, total</b>										
Under 25 <sup>4</sup>	11.56	12.10	12.51	21.87	23.04	2.76	2.61	2.52		
25–34	4.20	4.20	4.11	3.91	3.69					
35–44	3.79	4.03	4.25	7.50	7.89	.74	.70	.67		
45–54	1.74	1.82	1.90	5.18	5.59	.97	.94	.92		
55–64	1.10	1.22	1.32	3.19	3.49	.66	.61	.59		
65–74	.50	.56	.62	1.56	1.73	.33	.31	.29		
75 and over <sup>5</sup>	.21	.23	.26	.47	.56	.05	.05	.05		
	.03	.03	.04	.06	.09					

<sup>1</sup> See table 11, footnote 1.

<sup>2</sup> See table 12, footnote 2.

<sup>3</sup> Only persons born after July 1, 1875, who are at least 24½ years of age, can be currently but not fully insured under the 1939 amendments.



Table 14.—Insured workers:<sup>1</sup> Estimated average during year and number of deaths, 1940-52

[Corrected to July 28, 1953]

Year	Insured workers		
	Average number during year (in millions)	Deaths during year <sup>2</sup>	
		Number (in thousands)	Rate (per 1,000 insured workers)
1940.....	23.8	121.8	5.2
1941.....	26.1	141.5	5.4
1942.....	29.2	166.2	5.7
1943.....	32.9	198.9	6.0
1944.....	36.7	265.8	7.2
1945.....	39.4	272.1	6.9
1946.....	41.0	247.4	6.0
1947.....	42.6	266.9	6.3
1948.....	44.1	282.0	6.4
1949.....	45.3	295.0	6.5
1950.....	50.4	333.1	6.6
1951.....	61.1	415.3	6.8
1952.....	64.6	454.6	7.0

<sup>1</sup> See table 11, footnote 1.

<sup>2</sup> Deaths among insured workers whose survivors were eligible for sec. 202 benefits represented for the first time in 1940-52 awards, plus estimated number of deaths in 1940-52 to be represented for the first time in awards of 1953 or later.

Table 15.—Insured workers:<sup>1</sup> Estimated number eligible for old-age benefits and percent in current-payment status, at beginning of year 1941-53, by sex and age

[Corrected to July 28, 1953]

Year	Total				Male				Female			
	Total, 65 and over	65-69	70-74	75 and over	Total, 65 and over	65-69	70-74	75 and over	Total, 65 and over	65-69	70-74	75 and over
	Number eligible (in thousands)											
1941.....	548	376	127	45	495	334	117	43	53	42	10	2
1942.....	680	445	176	58	611	394	161	56	68	51	15	2
1943.....	831	522	234	75	743	460	212	71	88	62	22	4
1944.....	1,016	608	308	100	907	534	279	94	109	74	29	6
1945.....	1,244	708	402	134	1,105	621	360	124	140	87	42	10
1946.....	1,469	805	479	185	1,301	703	427	171	166	102	53	14
1947.....	1,637	868	538	231	1,439	752	474	212	198	116	64	19
1948.....	1,813	930	595	287	1,581	802	518	260	232	128	77	27
1949.....	1,990	1,000	648	343	1,722	857	557	309	268	143	91	34
1950.....	2,164	1,069	692	403	1,858	907	590	360	306	161	102	43
1951.....	3,028	1,660	861	505	2,493	1,329	720	444	533	231	141	61
1952.....	3,439	1,833	968	638	2,794	1,444	798	552	645	289	170	86
1953.....	4,084	2,152	1,164	768	3,203	1,633	919	651	881	519	245	117
Year	Percent in current-payment status											
	Total	65-69	70-74	75 and over	Total	65-69	70-74	75 and over	Total	65-69	70-74	75 and over
	Percent in current-payment status											
1941.....	20	23	15	20	20	22	14	19	26	26	20	(1)
1942.....	29	30	26	38	29	29	25	36	38	37	33	(1)
1943.....	31	29	31	47	30	28	30	45	41	40	36	(1)
1944.....	30	26	33	48	29	24	32	47	41	36	45	(1)
1945.....	30	24	36	50	29	22	35	49	39	33	48	60
1946.....	35	26	43	53	34	26	42	52	42	32	54	64
1947.....	43	31	54	61	42	31	53	60	46	34	61	68
1948.....	48	35	60	68	45	34	69	67	51	38	66	70
1949.....	53	38	64	74	52	37	63	74	55	41	67	82
1950.....	59	44	69	82	59	44	69	81	61	46	72	91
1951.....	59	43	69	90	59	43	69	90	57	44	70	93
1952.....	66	51	76	95	65	49	74	95	71	61	83	95
1953.....	65	49	74	95	64	46	73	95	67	57	75	95

<sup>1</sup> See table 11, footnote 1.

<sup>2</sup> Because of the relatively large sampling error in

the estimate of the number eligible, the percentage is not considered sufficiently reliable to be useful.

ble 16.—*Lump-sum payments: Workers and payments represented in lump-sum amounts<sup>1</sup> awarded in 1952 and average lump-sum amount per worker, by sex, marital status, and time of death of worker and by receipt of a concurrent monthly benefit award under initial entitlement*

[Based partly on 20-percent sample of workers represented in 1952 awards; figures in italics based on data for less than 100 families in sample and may be unreliable because of the large probable sampling error. Data corrected to July 28, 1953]

Sex, marital status, and time of death of worker and indication of concurrent monthly benefit award	Number of workers	Number of payments	Average primary insurance amount	Average lump-sum benefit amount per worker
Total.....	437,896	456,531		
Total with lump-sum only awarded.....	304,863	322,026		
Total with lump-sum and monthly benefit awarded.....	133,033	134,505		
Married male worker.....	256,644	256,926		
With lump-sum only awarded.....	133,974	133,974		
With lump-sum and monthly benefit awarded.....	122,670	122,952		
Nonmarried <sup>2</sup> male worker.....	118,629	133,616		
With lump-sum only awarded.....	113,073	127,210		
With lump-sum and monthly benefit awarded.....	5,556	6,406		
Female worker.....	62,623	65,989		
With lump-sum only awarded.....	57,816	60,842		
With lump-sum and monthly benefit awarded.....	4,807	5,147		
Deaths before Sept. 1, 1950.....	3,047	3,879	\$25.20	\$138.89
Married male worker.....	499	499	\$5.47	\$52.80
Nonmarried <sup>2</sup> male worker.....	2,142	2,919	\$25.63	\$137.85
Female worker.....	466	461	\$2.66	\$27.88
Deaths on or after Sept. 1, 1950, but before Sept. 1, 1952.....	381,163	398,070	47.06	140.08
Married male worker.....	218,085	218,362	50.94	152.78
With lump-sum only awarded.....	113,959	113,959	51.37	154.12
With lump-sum and monthly benefit awarded.....	104,126	104,403	50.47	151.32
Nonmarried <sup>2</sup> male worker.....	107,721	121,235	45.00	131.54
With lump-sum only awarded.....	102,410	115,084	44.78	130.99
With lump-sum and monthly benefit awarded.....	5,311	6,151	49.27	142.22
Female worker.....	55,357	58,473	35.75	106.65
With lump-sum only awarded.....	51,018	53,819	35.35	105.51
With lump-sum and monthly benefit awarded.....	4,339	4,654	40.47	120.05
Deaths on or after Sept. 1, 1952.....	53,686	54,582	59.60	178.21
Married male worker.....	38,060	38,065	63.42	190.27
With lump-sum only awarded.....	19,516	19,516	64.35	193.04
With lump-sum and monthly benefit awarded.....	18,544	18,549	62.45	187.35
Nonmarried <sup>2</sup> male worker.....	8,766	9,462	54.68	160.96
With lump-sum only awarded.....	8,521	9,207	54.36	160.11
With lump-sum and monthly benefit awarded.....	245	255	65.84	190.22
Female worker.....	6,860	7,055	44.65	133.33
With lump-sum only awarded.....	6,392	6,562	44.08	131.58
With lump-sum and monthly benefit awarded.....	468	493	62.42	167.24

<sup>1</sup> Payable with respect to insured workers who died after December 1939 but before September 1950, if no survivor could have been entitled to monthly benefits for month in which worker died, or with respect to insured workers who died after August 1950 regardless of whether any survivor could have been entitled to monthly benefits for month in which worker died.

<sup>2</sup> This figure is included in the number of deceased workers represented in survivor monthly benefit awards shown in table 32.

<sup>3</sup> Single, widowed, divorced, and unknown marital status.

Table 17.—*Workers represented in awards: Deceased workers represented in survivor benefit awards and average lump-sum amount per worker, by year of award, 1940-52*

[Initial entitlements only. Based on 100-percent data for 1940-41 and on 20-percent sample data for 1942-52. Data corrected to July 31, 1953]

Year	Number of deceased workers represented in—				Average lump-sum death benefit per worker
	All survivor benefit awards	Initial lump-sum-only awards		Initial lump-sum and monthly benefit awards	
		Number	As percent of deceased workers represented in all survivor benefit awards		
1940.	94, 153	61, 080	64.9	-----	\$145.79
1941.	139, 545	90, 941	65.2	-----	144.58
1942.	155, 339	103, 332	66.5	-----	144.77
1943.	182, 320	122, 185	67.0	-----	145.66
1944.	223, 605	151, 869	67.9	-----	145.68
1945.	266, 615	178, 813	67.1	-----	146.05
1946.	262, 586	179, 588	68.4	-----	151.74
1947.	268, 128	181, 992	67.9	-----	162.16
1948.	294, 025	200, 090	68.1	-----	161.50
1949.	297, 429	202, 154	68.0	-----	164.02
1950.	281, 504	188, 970	67.1	11, 441	\$ 147.81
1951.	442, 590	287, 537	65.0	126, 933	138.24
1952.	447, 685	304, 863	68.1	133, 033	\$ 178.20

<sup>1</sup> Payable with respect to insured workers who died after December 1939 but before September 1950, if no survivor could have been entitled to monthly benefits for month in which worker died, or with respect to insured workers who died after August 1950 regardless of whether any survivor could have been entitled to monthly benefits for month in which worker died.

<sup>2</sup> Average shown is for workers who died on or after Sept. 1, 1950; average for workers who died before Sept. 1, 1950, was \$166.61 for 1950 awards and \$143.81 for 1951 awards.

<sup>3</sup> Average shown is for workers who died on or after September 1, 1952. Average was \$138.89 for workers who died before Sept. 1, 1950, and \$140.08 for workers who died during the period Sept. 1950-Aug. 1952.

Table 18.—*Old-age benefits in current-payment status: Average monthly benefit in current-payment status at end of year, 1940-52, by sex of beneficiary*

[Corrected to July 20, 1953]

End of year	Total	Male	Female
1940.....	\$22.60	\$23.17	\$18.37
1941.....	22.70	23.32	18.48
1942.....	23.02	23.71	18.73
1943.....	23.42	24.17	19.06
1944.....	23.73	24.48	19.35
1945.....	24.19	24.94	19.51
1946.....	24.55	25.30	19.64
1947.....	24.90	25.68	19.91
1948.....	25.35	26.21	20.11
1949.....	26.00	26.92	20.58
1950.....	43.86	45.67	35.05
1951.....	42.14	44.44	33.03
1952.....	49.25	52.16	39.17

**Table 19.—Old-age benefit awards: Number and average monthly amount of benefits awarded in 1952 under the 1950 and the 1952 amendments, by eligibility status of beneficiary<sup>1</sup> or benefit computation method,<sup>2</sup> and by age and sex of beneficiary**

[Based partly on a 10-percent sample; data corrected to July 15, 1953]

Age <sup>3</sup>	Total		Male		Female	
	Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount
Under 1950 amendments						
Total <sup>4</sup> .....	203,107	\$30.65	148,430	\$42.81	54,677	\$31.09
65-69.....	153,234	40.27	108,761	44.09	44,473	30.93
70-74.....	33,852	38.11	26,367	39.98	7,485	31.49
75-79.....	13,020	38.12	10,759	39.23	2,261	32.84
80 and over.....	3,001	32.44	2,543	32.63	458	31.40
1939 eligibles.....	109,153	51.14	88,150	52.92	21,003	43.68
65-69.....	78,338	53.07	62,645	55.17	15,693	44.69
70-74.....	18,624	50.38	15,222	52.01	3,402	43.09
75-79.....	9,508	42.41	8,001	43.31	1,507	37.66
80 and over.....	2,683	31.03	2,282	30.90	401	31.79
New eligibles.....	91,825	25.92	58,728	27.50	33,097	23.13
65-69.....	74,095	26.70	45,530	28.78	28,565	23.38
70-74.....	14,761	22.61	10,863	22.97	3,898	21.63
75-79.....	2,969	23.06	2,335	23.56	634	21.20
Under 1952 amendments						
Total.....	328,099	\$58.11	233,484	\$63.51	94,615	\$44.77
65-69.....	222,051	58.47	156,555	64.26	65,496	44.65
70-74.....	60,102	58.19	42,662	63.45	17,440	45.32
75-79.....	37,513	57.63	27,978	61.79	9,535	45.42
80 and over.....	8,433	49.99	6,289	52.98	2,144	41.20
New-start formula.....	223,165	65.92	163,009	71.57	60,156	50.59
65-69.....	134,270	69.15	99,049	74.77	35,221	53.35
70-74.....	48,228	62.97	33,874	69.49	14,354	47.59
75-79.....	33,104	60.29	24,561	65.10	8,543	46.44
80 and over.....	7,563	51.93	5,525	55.80	2,038	41.44
Conversion table.....	104,934	41.49	70,475	44.86	34,459	34.61
65-69.....	87,781	42.14	57,506	46.15	30,275	34.52
70-74.....	11,874	38.76	8,788	40.15	3,086	34.79
75-79.....	4,409	37.65	3,417	37.95	992	36.61
80 and over.....	870	33.09	764	32.60	106	36.58

<sup>1</sup> 1939 eligibles are persons who had sufficient quarters of coverage to qualify for old-age benefits under the insured-status provisions in the 1939 amendments; new eligibles are persons who qualified for old-age benefits solely as a result of the liberalized insured-status provisions in the 1950 amendments.

<sup>2</sup> Benefits computed by means of the "conversion table" are based on earnings after 1936 and the old benefit formula and are increased by use of the conversion table in the 1950 or the 1952 amendments to the Social Security Act; benefits computed under the "new-start formula" are based on earnings after 1950 and the new benefit formula.

<sup>3</sup> Age on birthday in 1952.

<sup>4</sup> Includes 2,129 old-age benefits computed under the new-start formula (average amount \$42.80); data on new-start formula benefits by eligibility status not available.

<sup>5</sup> Among persons aged 77, only those reaching their birthday during July-December 1952 can qualify as new eligibles.

**Table 20.—Old-age benefit awards: Percentage distribution of workers awarded old-age benefits in 1940-52, by age and sex of beneficiary**

[Corrected to July 15, 1953]

Year of award	Total number (in thousands)	Percent of retired workers aged 1—								
		Total	65	66	67	68	69	65-69	70-74	75 and over
Total										
1940	132	100.0	17.5	24.6	20.1	10.3	4.3	78.7	16.0	7.2
1941	115	100.0	21.9	14.5	10.0	8.5	8.1	62.9	25.8	11.2
1942	100	100.0	22.9	15.5	9.7	8.0	6.8	62.9	25.7	11.4
1943	89	100.0	21.7	16.0	10.6	8.3	7.1	63.6	25.0	11.3
1944	110	100.0	18.5	14.6	10.8	9.3	7.9	61.2	26.6	12.2
1945	185	100.0	16.7	13.7	11.2	9.8	8.8	60.2	27.6	12.1
1946	259	100.0	15.5	14.0	11.0	10.1	8.8	59.3	28.5	12.2
1947	271	100.0	20.9	14.6	10.5	9.1	8.1	63.2	25.5	11.3
1948	276	100.0	22.3	17.0	10.2	8.8	7.6	66.0	23.6	10.5
1949	337	100.0	25.3	16.9	10.9	8.4	7.3	68.8	21.9	9.3
1950	567	100.0	22.0	17.6	12.4	10.6	8.1	70.7	20.7	8.6
1951	703	100.0	23.5	16.2	10.6	8.4	7.3	66.0	21.2	12.7
1952	531	100.0	31.5	17.2	8.9	7.4	5.7	70.6	17.7	11.7
Male										
1940	117	100.0	17.1	24.3	19.9	10.4	4.3	75.9	16.5	7.6
1941	101	100.0	21.1	14.1	9.8	8.5	8.1	61.7	26.5	11.8
1942	87	100.0	22.0	15.2	9.6	7.9	6.8	61.5	26.4	12.1
1943	77	100.0	20.7	15.6	10.4	8.2	7.1	62.0	25.9	12.1
1944	97	100.0	17.5	14.1	10.8	9.3	8.0	59.6	27.4	12.9
1945	166	100.0	15.9	13.4	11.2	9.9	8.9	59.2	28.1	12.7
1946	231	100.0	14.9	13.8	11.0	10.2	8.8	58.5	28.8	12.7
1947	235	100.0	20.6	14.5	10.4	9.0	8.1	62.0	25.5	11.8
1948	236	100.0	22.1	17.0	10.2	8.7	7.5	65.4	23.6	11.0
1949	289	100.0	25.0	16.9	10.9	8.3	7.2	68.4	22.0	9.6
1950	444	100.0	21.9	17.3	11.9	10.2	7.9	69.2	21.0	9.8
1951	521	100.0	22.5	15.8	10.2	8.1	7.2	63.7	21.7	14.6
1952	382	100.0	29.9	17.3	9.1	7.5	5.8	69.5	18.1	12.5
Female										
1940	15	100.0	20.8	26.9	21.6	10.0	3.9	83.2	12.5	4.3
1941	14	100.0	27.4	16.7	11.4	8.8	7.5	71.9	21.1	7.0
1942	13	100.0	28.5	17.6	10.7	8.4	6.7	71.9	21.3	6.8
1943	12	100.0	28.2	18.5	11.8	8.3	6.8	73.6	19.7	6.7
1944	13	100.0	26.4	18.1	11.3	9.1	7.3	72.2	20.8	7.0
1945	20	100.0	24.0	16.0	11.2	9.5	8.4	69.1	23.6	7.3
1946	28	100.0	20.6	15.9	11.0	10.1	8.7	66.4	25.7	8.0
1947	36	100.0	22.5	15.1	11.4	9.6	8.6	67.2	24.9	7.8
1948	40	100.0	23.8	16.9	10.6	9.5	8.2	69.0	23.4	7.6
1949	48	100.0	26.5	17.0	11.0	8.8	7.9	71.2	21.5	7.3
1950	123	100.0	22.3	18.7	14.4	11.8	8.9	75.9	19.6	4.4
1951	182	100.0	26.5	17.4	11.7	9.3	7.7	72.7	20.0	7.2
1952	148	100.0	35.8	17.0	8.5	7.0	5.5	73.7	16.7	9.6

<sup>1</sup> Age at birthday in year of award.



**Table 21.—Old-age benefits in current-payment status: Percentage distribution of persons receiving old-age benefits at end of year, 1940-52, by age and sex of beneficiary**

[Corrected to July 23, 1953]

End of year	Total number (in thousands)	Percent of old-age beneficiaries aged 1—					
		Total	65-69	70-74	75-79	80-84	85 and over
Total							
1940...	112	100.0	75.4	16.9	6.1	1.5	0.2
1941...	200	100.0	66.8	22.4	8.4	2.1	.3
1942...	260	100.0	58.8	27.9	10.3	2.7	.4
1943...	306	100.0	50.8	33.4	12.0	3.2	.5
1944...	378	100.0	44.1	38.2	13.5	3.6	.6
1945...	518	100.0	40.9	40.1	14.4	3.8	.7
1946...	702	100.0	38.7	41.3	15.1	4.2	.8
1947...	875	100.0	37.1	40.7	16.8	4.6	.9
1948...	1,048	100.0	36.2	39.4	18.3	5.1	1.0
1949...	1,286	100.0	36.8	37.3	19.4	5.4	1.0
1950...	1,771	100.0	40.7	33.5	19.3	5.4	1.1
1951...	2,278	100.0	41.3	32.1	19.8	5.6	1.2
1952...	2,644	100.0	39.9	32.5	20.1	6.2	1.3
Male							
1940...	99	100.0	74.4	17.4	6.4	1.6	0.2
1941...	175	100.0	65.6	23.0	8.9	2.3	.3
1942...	224	100.0	57.3	28.6	10.9	2.9	.4
1943...	261	100.0	49.2	34.1	12.7	3.4	.6
1944...	323	100.0	42.7	38.6	14.2	3.9	.7
1945...	447	100.0	39.9	40.2	15.1	4.0	.7
1946...	610	100.0	38.0	41.1	15.7	4.4	.8
1947...	756	100.0	36.5	40.4	17.4	4.9	.9
1948...	900	100.0	35.6	39.1	18.9	5.4	1.0
1949...	1,100	100.0	36.3	37.0	19.8	5.7	1.1
1950...	1,469	100.0	39.1	33.7	20.2	5.9	1.2
1951...	1,819	100.0	38.8	32.4	21.2	6.2	1.4
1952...	2,052	100.0	36.9	32.9	21.7	6.9	1.6
Female							
1940...	13	100.0	82.6	12.8	3.9	0.6	(1)
1941...	25	100.0	75.2	18.2	5.4	1.1	0.1
1942...	36	100.0	68.4	23.5	6.5	1.4	.2
1943...	45	100.0	60.4	29.8	7.8	1.7	.2
1944...	55	100.0	52.6	36.1	9.1	2.0	.3
1945...	71	100.0	47.1	40.0	10.2	2.3	.3
1946...	92	100.0	43.3	42.5	11.2	2.6	.4
1947...	119	100.0	41.2	42.6	13.0	2.8	.5
1948...	148	100.0	39.9	41.3	15.0	3.2	.5
1949...	186	100.0	39.8	39.0	17.0	3.6	.6
1950...	302	100.0	48.4	32.9	15.0	3.2	.5
1951...	459	100.0	51.5	30.6	14.2	3.1	.6
1952...	592	100.0	50.2	30.9	14.7	3.5	.6

<sup>1</sup> Age at birthday in stated year.  
<sup>2</sup> Less than 0.05 percent.

**Table 22.—Individual beneficiaries and benefits: Number and monthly amount of benefits in current-payment status at end of 1952 and amount of monthly benefits (old-age, supplementary, and survivor) and lump-sum payments certified in 1952, by State**

[In thousands; data corrected to July 15, 1953]

State <sup>1</sup>	Benefits in current-payment status, Dec. 31, 1952		Amount of payments certified <sup>2</sup> in 1952				
	Number	Monthly amount	Total	Monthly benefits <sup>3</sup>			Lump-sum payments <sup>4</sup>
				Old-age	Supplementary	Survivor	
<b>Total</b> .....	5,025.5	\$205,179	\$2,202,267	\$1,391,946	\$221,418	\$615,605	\$63,286
Alabama.....	74.6	2,422	27,422	13,938	2,297	10,359	828
Alaska.....	2.6	96	1,063	719	38	279	27
Arizona.....	21.6	818	8,964	4,974	760	2,962	268
Arkansas.....	41.6	1,322	14,292	8,273	1,296	4,343	380
California.....	408.8	17,257	192,513	126,743	17,776	43,048	4,946
Colorado.....	40.9	1,588	17,574	10,781	1,723	4,655	415
Connecticut.....	88.2	4,102	46,810	29,680	4,764	11,118	1,248
Delaware.....	11.6	490	5,572	3,453	538	1,431	150
District of Columbia.....	18.9	765	8,604	5,182	648	2,496	278
Florida.....	118.0	4,743	50,464	33,234	5,441	10,688	1,101
Georgia.....	75.3	2,411	27,124	13,700	2,102	10,408	914
Hawaii.....	11.9	428	4,747	2,820	348	1,482	97
Idaho.....	15.8	565	6,123	3,679	546	1,796	162
Illinois.....	307.1	13,341	150,586	92,455	14,463	38,946	4,722
Indiana.....	145.0	5,873	65,136	39,281	6,720	17,305	1,830
Iowa.....	70.8	2,645	28,330	17,433	2,946	7,166	785
Kansas.....	51.0	1,884	20,242	12,308	2,122	5,235	577
Kentucky.....	80.3	2,762	30,756	16,271	2,799	10,851	835
Louisiana.....	59.4	2,044	23,159	12,516	1,844	8,109	650
Maine.....	44.3	1,726	19,292	12,489	1,913	4,456	434
Maryland.....	69.2	2,826	32,323	18,544	2,855	9,896	1,028
Massachusetts.....	226.0	10,075	113,904	73,128	11,450	26,538	2,786
Michigan.....	222.5	9,842	107,244	62,536	10,766	30,859	3,083
Minnesota.....	85.2	3,401	36,911	23,176	3,745	9,078	913
Mississippi.....	34.3	1,012	11,234	5,759	915	4,213	342
Missouri.....	125.9	4,987	54,874	34,374	5,392	13,460	1,448
Montana.....	16.8	651	47,243	4,428	603	1,989	228
Nebraska.....	30.2	1,109	11,806	7,336	1,224	2,917	329
Nevada.....	5.0	205	\$2,278	1,478	137	590	73
New Hampshire.....	26.8	1,099	12,283	6,080	1,192	2,715	298
New Jersey.....	196.1	\$8,869	100,748	62,006	10,241	25,625	2,876
New Mexico.....	12.4	396	4,348	2,038	322	1,871	117
New York.....	573.1	23,129	283,179	180,282	27,136	67,813	7,048
North Carolina.....	84.9	2,752	31,189	15,458	2,537	12,199	1,035
North Dakota.....	8.5	287	2,986	1,782	269	860	75
Ohio.....	306.4	13,191	148,736	89,368	15,522	39,615	4,231
Oklahoma.....	53.2	1,874	20,354	11,613	1,877	6,291	673
Oregon.....	64.1	2,625	29,027	19,261	2,806	6,300	660
Pennsylvania.....	427.3	18,602	212,235	127,535	21,555	57,617	5,628
Puerto Rico.....	83.3	88	453	143	22	268	20
Rhode Island.....	33.4	1,700	19,300	12,473	1,954	4,404	469
South Carolina.....	44.3	1,367	15,349	7,046	1,125	6,601	877
South Dakota.....	11.0	384	4,090	2,423	383	1,171	113
Tennessee.....	75.1	2,484	27,811	14,762	2,368	9,506	875
Texas.....	161.4	5,626	62,290	32,908	5,289	22,037	1,996
Utah.....	18.4	694	7,758	4,044	781	2,708	225
Vermont.....	14.8	579	6,419	4,029	642	1,615	133
Virgin Islands.....	.1	2	13	7	1	5	( <sup>5</sup> )
Virginia.....	82.3	2,935	32,676	17,245	2,806	11,614	1,011
Washington.....	96.9	4,090	45,850	30,418	4,388	9,571	973
West Virginia.....	74.4	2,816	31,778	16,542	2,958	11,567	711
Wisconsin.....	117.6	4,866	53,331	32,608	5,648	13,585	1,490
Wyoming.....	6.6	254	2,807	1,741	230	742	94
Foreign.....	25.1	1,082	11,167	7,386	1,195	2,427	159

<sup>1</sup> Beneficiary's State of residence.

<sup>2</sup> Distribution by State estimated.

<sup>3</sup> Distribution by type of benefit estimated. Supplementary benefits are paid to aged wives, wives under age 65 with child beneficiaries in their care, dependent aged husbands, and children of old-age beneficiaries. Survivor benefits are paid to the following survivors of deceased insured workers: aged widows, dependent aged widowers, children, wid-

owed mothers or divorced wives with child beneficiaries in their care, or dependent aged parents.

<sup>4</sup> Payable with respect to workers who died after December 1939 and before September 1950, if no survivor could be entitled to monthly benefits for month in which worker died, or with respect to all workers who died after August 1950.

<sup>5</sup> Less than \$500.

**Table 23.—Individual beneficiaries and benefits: Number and average monthly amount of benefits awarded in 1952, under the 1950 and 1952 amendments, and number and average monthly amount in current-payment status at the end of 1952, by type of benefit and by age, sex, and race of beneficiary**

[Corrected to July 9, 1953]

Age <sup>1</sup> and sex	Awarded, <sup>2</sup> 1952										In current-payment status, <sup>4</sup> Dec. 31, 1952			
	Total		Under 1950 amendments				Under 1952 amendments				In current-payment status, <sup>4</sup> Dec. 31, 1952			
	Total number	Non- white, <sup>3</sup> number	Total		Nonwhite <sup>3</sup>		Total		Nonwhite <sup>3</sup>		Total		Nonwhite <sup>3</sup>	
			Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount
Old-age benefits														
Total.....	531,206	30,650	203,107	\$39.65	13,995	\$33.66	328,099	\$58.11	16,655	\$46.49	2,643,932	\$49.25	141,166	\$40.03
65.....	167,532	6,992	61,942	39.79	2,684	34.30	105,590	54.62	4,308	44.91	156,123	50.52	6,627	42.38
66.....	91,269	5,567	47,310	40.53	3,192	33.96	43,969	62.02	2,375	47.62	220,765	48.72	11,666	40.47
67.....	47,185	3,372	18,520	41.13	1,663	33.97	28,665	62.15	1,709	47.34	230,346	48.42	12,937	39.52
68.....	39,155	2,838	14,441	40.55	1,343	34.37	24,714	62.36	1,495	48.67	233,805	49.06	13,882	40.18
69.....	30,144	2,062	11,021	40.04	942	33.45	19,123	61.04	1,120	47.29	213,716	49.31	11,989	40.22
70.....	27,442	2,010	9,807	39.11	904	33.87	17,635	60.30	1,106	47.48	210,840	49.22	13,288	40.22
71.....	21,422	1,530	7,758	38.65	691	32.92	13,664	58.88	839	47.34	183,484	49.20	10,468	39.92
72.....	18,427	1,391	6,678	37.70	632	34.16	11,749	57.57	759	47.11	175,386	48.85	10,600	39.90
73.....	14,684	989	5,218	36.92	436	32.08	9,466	56.24	583	46.34	152,656	49.05	8,075	40.17
74.....	11,979	751	4,391	36.91	343	32.21	7,588	55.43	408	44.03	135,878	48.91	6,592	39.95
75.....	21,544	852	4,779	40.95	295	33.27	16,765	63.93	557	51.30	138,891	50.99	6,393	40.57
76.....	12,157	613	3,978	40.64	259	34.93	8,179	55.56	354	45.63	128,087	50.20	6,184	40.21
77.....	7,149	393	1,828	33.10	128	29.71	5,321	51.31	265	43.86	107,258	49.42	5,133	39.28
78.....	5,550	327	1,377	32.01	120	30.48	4,173	50.27	207	42.71	89,082	49.13	4,390	38.93
79.....	4,133	291	1,058	32.43	122	29.48	3,075	49.68	169	42.97	68,944	48.85	3,427	38.59
80-84.....	9,598	588	2,489	31.75	215	27.51	7,109	50.03	373	40.19	163,126	49.12	7,930	39.13
85-89.....	1,628	72	453	35.62	23	28.27	1,175	49.38	49	37.24	31,551	48.83	1,322	38.47
90-94.....	183	11	48	36.91	3	21.20	135	52.45	8	25.70	3,738	48.70	229	35.79
95 and over.....	25	1	11	37.20	0	0	14	56.58	1	30.30	256	48.53	34	35.87
Male.....	381,914	23,786	148,430	42.81	11,581	35.31	233,484	63.51	12,205	50.76	2,051,970	52.16	119,308	41.47
65.....	114,103	5,461	41,343	44.49	2,187	36.27	72,760	60.64	3,274	48.40	104,761	56.29	5,134	45.25
66.....	65,957	4,302	34,276	44.20	2,582	35.97	31,681	67.32	1,720	52.11	153,043	53.47	9,186	42.72
67.....	34,569	2,573	13,979	44.09	1,337	35.96	20,590	67.65	1,236	52.35	165,422	52.50	10,390	41.48
68.....	28,716	2,158	10,841	43.36	1,092	36.26	17,875	67.79	1,066	54.21	173,342	52.76	11,412	41.96
69.....	21,971	1,563	8,322	42.50	775	34.93	13,649	66.67	788	52.31	160,797	52.82	9,901	41.95
70.....	20,254	1,558	7,598	41.22	761	35.15	12,656	65.62	797	52.10	162,535	52.32	11,223	41.76
71.....	15,640	1,208	5,964	40.90	588	34.30	9,676	64.09	620	51.70	142,689	52.09	8,854	41.35
72.....	13,545	1,079	5,220	39.27	539	35.78	8,325	62.76	540	51.82	138,226	51.44	9,091	41.20
73.....	10,779	763	4,100	38.56	374	33.11	6,679	61.49	389	51.34	121,921	51.53	6,980	41.47
74.....	8,811	586	3,485	38.45	294	33.36	5,326	60.65	292	47.54	109,690	51.15	5,731	41.19
75.....	17,383	700	3,978	42.44	267	34.05	13,405	67.64	443	55.42	114,812	53.00	5,581	41.65
76.....	9,183	493	3,318	41.95	232	35.91	5,865	59.62	261	49.25	106,486	52.00	5,458	41.16
77.....	5,150	305	1,463	33.54	116	30.22	3,687	54.97	189	46.84	89,925	50.99	4,577	40.09
78.....	3,977	260	1,120	32.35	110	31.17	2,857	54.20	150	45.04	75,218	50.61	3,939	39.58
79.....	3,044	238	880	32.61	111	29.93	2,164	53.05	127	46.80	58,815	50.19	3,119	39.23
80-84.....	7,329	472	2,093	31.90	202	27.71	5,236	53.23	270	43.37	142,380	50.16	7,290	39.66
85-89.....	1,327	57	396	35.83	21	29.06	931	51.38	36	40.78	28,306	49.55	1,242	38.88
90-94.....	154	9	44	36.69	3	21.20	110	54.29	6	25.77	3,365	49.14	216	35.80
95 and over.....	22	1	10	38.92	0	0	12	56.99	1	30.30	237	48.68	34	35.87
Female.....	149,292	6,864	54,677	31.09	2,414	25.76	94,615	44.77	4,450	34.77	591,962	39.17	21,858	32.14
65.....	53,429	1,531	20,599	30.34	497	25.60	32,830	41.28	1,034	33.86	51,362	38.76	1,493	32.54
66.....	25,312	1,265	13,034	30.85	610	25.46	12,278	48.35	655	35.82	67,722	37.98	2,490	32.11
67.....	12,616	799	4,541	32.02	326	25.80	8,075	48.13	473	34.24	64,924	38.02	2,547	31.61
68.....	10,439	680	3,600	32.08	251	26.15	6,839	48.16	429	34.90	60,463	38.46	2,470	31.94
69.....	8,173	499	2,690	32.45	167	26.57	5,474	47.00	332	35.38	52,919	38.66	2,088	32.03
70.....	7,188	452	2,209	31.86	143	27.03	4,979	46.77	309	35.55	48,305	38.78	2,065	31.84
71.....	5,782	322	1,794	31.16	103	25.03	3,988	46.24	219	35.01	40,795	39.08	1,614	32.04
72.....	4,882	312	1,458	32.09	93	24.80	3,424	44.96	219	35.52	37,160	39.20	1,509	32.06
73.....	3,905	226	1,118	30.92	62	25.84	2,787	43.64	164	34.49	30,735	39.24	1,145	32.32
74.....	3,168	165	906	31.00	49	25.35	2,262	43.13	116	35.17	26,188	39.50	861	31.72
75.....	4,161	152	801	33.57	38	27.97	3,360	49.15	114	35.31	24,079	41.40	812	33.11
76.....	2,974	120	660	34.03	27	26.53	2,314	45.25	93	35.47	21,601	41.33	726	33.03
77.....	1,999	88	365	31.33	12	24.73	1,634	43.04	76	36.46	17,333	41.29	556	32.60
78.....	1,573	67	257	30.49	10	22.93	1,316	41.74	57	36.58	13,964	41.11	451	33.25
79.....	1,089	53	178	31.58	11	24.94	911	41.68	42	31.38	10,129	41.10	308	32.10
80-84.....	2,269	116	396	30.95	13	24.38	1,873	41.08	103	31.85	20,746	41.98	640	33.06
85-89.....	301	15	87	34.14	2	20.00	244	41.74	13	27.44	3,245	42.56	80	32.13
90-94.....	29	2	4	39.35	0	0	25	44.32	2	25.50	373	44.75	13	35.86
95 and over.....	3	0	1	20.00	0	0	2	54.15	0	0	19	46.69	0	0

See footnotes at end of table.

**Table 23.—Individual beneficiaries and benefits: Number and average monthly amount of benefits awarded in 1951, under the 1950 and the 1952 amendments, and number and average monthly amount in current-payment status at the end of 1952, by type of benefit and by age, sex, and race of beneficiary—Continued**  
[Corrected to July 9, 1953]

Age <sup>1</sup> and sex	Awarded, <sup>2</sup> 1952										In current-payment status, <sup>4</sup> Dec. 31, 1952			
	Total		Under 1950 amendments				Under 1952 amendments				Total		Nonwhite <sup>3</sup>	
	Total number	Non- white, <sup>3</sup> number	Total		Nonwhite <sup>3</sup>		Total		Nonwhite <sup>3</sup>		Number	Average monthly amount	Number	Average monthly amount
			Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount				
Wife's benefits														
Total.....	175,700	6,749	73,054	\$21.59	3,486	\$16.77	102,646	\$29.91	3,263	\$22.36	733,581	\$26.01	24,940	\$19.30
Young wives.....	13,715	1,304	6,468	14.99	692	10.89	7,247	23.11	612	16.89	33,784	16.33	3,506	11.73
Under 35.....	498	82	240	11.33	41	7.51	258	18.24	41	12.98	1,318	12.08	228	9.19
35-39.....	723	101	342	12.02	50	8.74	381	17.80	51	11.90	1,864	12.75	273	10.41
40-44.....	1,382	164	606	12.96	84	9.13	776	19.64	80	14.21	3,598	14.02	454	10.30
45-49.....	2,289	233	1,035	13.84	126	11.06	1,254	20.81	107	16.54	5,999	14.97	625	10.86
50-54.....	3,380	341	1,541	14.72	188	11.21	1,839	24.26	153	18.66	8,427	16.46	919	11.80
55-59.....	3,813	268	1,831	16.32	137	11.63	1,982	25.29	131	18.47	8,964	18.25	711	13.80
60 and over <sup>5</sup> .....	1,630	115	873	17.58	66	14.04	757	26.35	49	20.76	3,614	19.25	296	14.10
Aged wives.....	161,985	5,445	66,586	22.23	2,794	18.22	95,399	30.42	2,651	23.62	699,797	26.48	21,434	20.40
65.....	57,168	1,422	25,519	23.22	655	18.48	31,649	28.10	767	22.24	51,289	27.15	1,286	21.20
66.....	25,606	1,053	13,734	22.44	686	18.73	11,872	31.85	367	23.82	66,843	26.78	2,106	20.73
67.....	14,704	570	5,642	22.08	290	18.38	9,062	32.27	280	24.85	69,103	26.72	2,294	20.73
68.....	12,320	506	4,485	21.54	259	17.33	7,835	32.28	247	24.72	69,813	26.72	2,324	20.60
69.....	10,142	387	3,511	21.36	216	17.78	6,631	32.20	171	23.87	64,620	26.73	2,188	20.26
70.....	8,666	343	2,916	21.17	170	18.39	5,750	31.95	173	24.91	60,657	26.60	2,157	20.67
71.....	6,875	266	2,372	20.98	118	17.84	4,503	31.55	148	24.78	53,289	26.44	1,807	20.40
72.....	5,823	227	1,933	21.11	92	16.70	3,890	31.27	135	23.36	49,745	26.32	1,640	20.13
73.....	4,826	152	1,562	20.50	71	17.17	3,264	31.21	81	24.38	42,676	26.36	1,217	20.23
74.....	3,905	116	1,214	20.83	56	19.47	2,691	30.39	60	23.85	36,441	26.23	935	20.43
75.....	3,114	110	937	20.63	51	16.59	2,177	30.84	59	26.01	30,767	26.23	833	20.54
76.....	2,520	81	760	20.00	35	17.97	1,760	30.26	46	21.89	26,488	26.02	665	19.73
77.....	1,836	68	605	20.46	36	20.16	1,231	29.37	32	22.95	20,770	25.89	548	20.43
78.....	1,366	41	417	19.41	15	16.68	949	29.72	26	23.53	16,086	25.84	420	19.88
79.....	952	26	303	19.31	8	16.62	649	28.94	18	24.78	12,042	25.63	267	19.04
80-84.....	1,914	67	590	19.17	30	18.06	1,324	28.11	37	19.56	25,549	25.43	647	19.80
85-89.....	231	9	81	17.84	6	15.73	150	26.57	3	21.30	3,354	24.91	88	19.33
90-94.....	15	1	5	14.32	0	0	10	22.58	1	12.50	249	23.65	10	18.27
95 and over.....	2	0	0	0	0	0	2	36.65	0	0	16	21.81	2	12.50
Husband's benefits														
Total.....	2,007	85	697	\$19.28	22	\$17.06	1,310	\$24.07	63	\$19.77	4,278	\$22.31	122	\$18.44
65-69.....	487	18	179	19.25	6	17.25	308	25.10	12	22.81	679	22.19	19	19.00
70-74.....	603	27	193	19.52	5	19.78	410	23.52	22	19.16	1,346	22.51	38	18.49
75-79.....	514	23	186	19.06	7	14.13	328	23.38	16	15.73	1,263	22.02	35	17.32
80 and over.....	403	17	139	19.30	4	18.50	264	24.60	13	22.95	990	22.48	30	19.09
Child's benefits														
Total.....	183,345	25,453	103,168	-----	14,672	-----	80,177	-----	10,781	-----	938,751	-----	117,936	-----
0.....	2,920	410	841	-----	110	-----	2,079	-----	300	-----	4,247	-----	615	-----
1.....	6,530	1,086	3,618	-----	593	-----	2,912	-----	493	-----	11,092	-----	1,765	-----
2.....	6,748	1,184	3,827	-----	688	-----	2,921	-----	496	-----	16,471	-----	2,677	-----
3.....	7,493	1,296	4,155	-----	740	-----	3,338	-----	556	-----	22,168	-----	3,508	-----
4.....	8,000	1,328	4,402	-----	764	-----	3,598	-----	564	-----	28,458	-----	7,681	-----
5.....	9,229	1,386	5,165	-----	783	-----	4,064	-----	603	-----	37,236	-----	5,332	-----
6.....	9,224	1,375	5,244	-----	826	-----	3,980	-----	549	-----	41,671	-----	5,851	-----
7.....	9,145	1,324	5,167	-----	757	-----	3,978	-----	567	-----	47,643	-----	6,217	-----
8.....	9,976	1,443	5,669	-----	859	-----	4,307	-----	584	-----	60,068	-----	7,156	-----
9.....	10,696	1,430	6,075	-----	829	-----	4,621	-----	601	-----	69,395	-----	4,661	-----
10.....	10,688	1,467	6,125	-----	883	-----	4,563	-----	584	-----	70,376	-----	8,380	-----
11.....	10,573	1,520	5,878	-----	874	-----	4,695	-----	646	-----	68,567	-----	8,797	-----
12.....	10,986	1,554	6,130	-----	905	-----	4,856	-----	649	-----	70,868	-----	9,092	-----
13.....	11,570	1,623	6,314	-----	933	-----	5,256	-----	690	-----	73,299	-----	9,281	-----
14.....	12,737	1,583	7,076	-----	899	-----	5,662	-----	684	-----	78,892	-----	9,258	-----
15.....	13,208	1,635	7,194	-----	927	-----	6,014	-----	708	-----	80,158	-----	9,499	-----
16.....	13,867	1,633	7,625	-----	905	-----	6,242	-----	728	-----	80,379	-----	9,232	-----
17.....	13,802	1,557	7,636	-----	878	-----	6,166	-----	679	-----	77,763	-----	8,934	-----
18 and over <sup>5</sup> .....	5,953	619	5,028	-----	519	-----	925	-----	100	-----	-----	-----	-----	-----

See footnotes at end of table.



**Table 23.—Individual beneficiaries and benefits: Number and average monthly amount of benefits awarded in 1952, under the 1950 and the 1952 amendments, and number and average monthly amount in current-payment status at the end of 1952, by type of benefit and by age, sex, and race of beneficiary—Continued**  
[Corrected to July 9, 1953]

Age <sup>1</sup> and sex	Awarded, <sup>2</sup> 1952										In current-payment status, <sup>4</sup> Dec. 31, 1952			
	Total		Under 1950 amendments				Under 1952 amendments				Total		Nonwhite <sup>3</sup>	
	Total number	Non- white, <sup>3</sup> number	Total		Nonwhite <sup>3</sup>		Total		Nonwhite <sup>3</sup>		Total	Nonwhite <sup>3</sup>		
			Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount				
Children of retired workers...	Child's benefits—Continued													
	24,695	3,188	11,841	\$12.57	1,701	\$9.42	12,854	\$19.63	1,487	\$14.19	74,688	\$14.67	10,501	\$10.90
0.....	124	22	34	12.79	7	6.33	90	15.16	15	9.17	221	11.81	41	6.47
1.....	274	68	124	9.52	35	8.21	150	14.42	33	10.83	522	10.38	125	8.48
2.....	280	63	127	9.70	31	7.39	153	13.13	32	9.21	880	9.87	188	7.71
3.....	339	74	143	10.36	31	7.77	196	13.20	43	10.13	1,102	10.26	228	8.41
4.....	437	87	199	8.87	47	7.37	238	13.84	40	9.28	1,434	10.56	277	8.43
5.....	584	114	255	9.58	53	8.31	329	14.64	61	10.57	1,886	11.54	399	8.89
6.....	652	128	317	9.42	70	8.89	335	14.90	58	10.49	2,256	11.43	421	9.35
7.....	804	143	381	9.87	70	8.16	423	15.38	73	13.52	2,675	11.76	489	9.34
8.....	944	140	448	10.13	82	7.89	496	16.58	58	11.32	3,049	12.47	491	9.45
9.....	953	150	425	9.61	78	8.51	528	16.35	72	10.55	3,321	12.60	587	9.37
10.....	1,145	161	553	10.70	93	8.12	592	16.98	68	12.37	3,764	12.87	599	9.57
11.....	1,279	174	573	11.09	79	9.23	706	17.05	95	11.54	4,346	13.19	663	9.90
12.....	1,598	208	729	11.45	118	7.94	869	19.22	90	14.17	5,274	14.08	732	10.46
13.....	1,869	237	823	11.89	128	8.69	1,046	20.02	109	14.85	6,085	14.71	816	11.20
14.....	2,305	263	1,052	13.11	122	9.52	1,253	20.51	141	15.98	7,607	15.31	947	11.45
15.....	2,778	298	1,258	13.49	167	10.87	1,520	21.96	131	16.60	8,795	16.29	1,014	12.72
16.....	3,292	354	1,487	13.86	174	10.53	1,805	22.33	180	16.59	10,276	16.88	1,183	12.87
17.....	3,527	358	1,697	14.73	197	12.06	1,830	23.01	161	18.94	11,195	17.04	1,281	13.22
18 and over <sup>2</sup>	1,511	146	1,216	14.93	119	10.22	295	22.53	27	20.46				
Children of deceased workers...	158,650	22,265	91,327	25.59	12,971	18.72	67,323	32.64	9,294	23.21	864,063	31.30	107,435	22.45
0.....	2,796	388	807	29.58	103	19.09	1,989	35.20	285	25.45	4,026	32.01	574	22.81
1.....	6,256	1,018	3,494	26.34	558	19.98	2,762	33.39	460	23.97	10,570	30.36	1,640	22.05
2.....	6,468	1,121	3,700	25.43	657	19.12	2,768	32.86	464	24.65	15,591	29.92	2,489	22.29
3.....	7,154	1,222	4,012	24.76	709	18.63	3,142	32.05	513	22.65	21,066	29.96	3,280	22.03
4.....	7,563	1,241	4,203	24.47	717	18.35	3,360	31.57	524	22.33	27,024	30.33	4,074	22.34
5.....	8,645	1,272	4,910	24.44	730	17.56	3,735	32.09	542	22.13	35,350	30.81	4,933	22.42
6.....	8,572	1,247	4,927	24.38	756	17.62	3,645	31.16	491	22.28	39,415	30.27	5,430	22.01
7.....	8,341	1,181	4,786	24.40	687	17.34	3,555	31.02	494	22.05	44,968	30.45	5,728	21.42
8.....	9,032	1,303	5,221	24.93	777	18.37	3,811	31.00	526	22.36	57,019	31.03	6,665	21.79
9.....	9,743	1,280	5,650	25.25	751	18.63	4,093	31.62	529	22.27	66,074	31.37	7,404	21.93
10.....	9,543	1,306	5,572	24.69	790	17.51	3,971	31.97	516	22.02	66,612	31.04	7,781	21.96
11.....	9,294	1,346	5,305	24.53	795	18.66	3,989	31.23	551	21.73	64,221	30.28	8,134	21.54
12.....	9,388	1,346	5,401	24.50	787	17.86	3,987	31.50	559	23.09	65,594	30.33	8,340	21.65
13.....	9,701	1,386	5,491	25.23	805	18.51	4,210	32.71	581	22.94	67,214	30.72	8,465	21.78
14.....	10,432	1,320	6,023	25.74	777	18.55	4,409	33.70	543	24.03	71,285	31.65	8,311	22.28
15.....	10,430	1,337	5,936	26.65	760	19.28	4,494	34.29	577	24.32	71,363	32.39	8,485	23.24
16.....	10,575	1,279	6,138	27.41	731	20.22	4,437	34.63	548	24.59	70,103	33.35	8,049	24.62
17.....	10,275	1,199	5,939	28.17	681	21.20	4,336	35.62	518	26.14	66,568	33.27	7,653	25.06
18 and over <sup>2</sup>	4,442	473	3,812	28.32	400	20.82	630	32.27	73	23.14				
Widow's benefits														
Total.....	91,992	3,685	53,013	\$35.09	2,246	\$28.51	38,979	\$40.77	1,439	\$32.43	454,064	\$40.67	14,251	\$32.58
65.....	29,082	862	13,970	36.95	414	29.63	15,112	41.24	448	32.81	28,537	41.44	810	33.00
66.....	10,853	622	7,612	34.87	442	30.55	3,241	40.55	180	33.14	36,563	41.12	1,235	33.47
67.....	6,709	352	4,069	35.00	221	28.61	2,640	41.24	131	32.40	37,859	41.55	1,191	33.71
68.....	6,076	285	3,599	34.87	181	28.84	2,477	41.02	104	31.73	38,269	41.49	1,329	32.81
69.....	5,545	257	3,288	35.07	158	28.65	2,257	40.86	99	32.94	36,496	41.52	1,219	33.55
70.....	5,087	239	3,075	34.12	150	24.44	2,012	41.18	89	31.21	35,461	41.24	1,274	32.68
71.....	4,413	183	2,623	34.38	120	28.97	1,790	40.68	63	35.15	32,598	40.87	1,129	32.74
72.....	4,221	193	2,530	34.45	117	26.80	1,691	40.53	76	31.69	31,698	40.62	1,163	32.54
73.....	3,464	126	2,070	34.30	74	26.31	1,394	40.50	52	33.98	28,131	40.41	923	32.06
74.....	3,240	133	1,983	34.55	89	29.12	1,257	39.88	44	29.55	25,802	40.30	798	32.28
75.....	2,609	102	1,575	33.63	63	25.20	1,034	40.74	39	30.73	22,820	39.98	648	31.98
76.....	2,382	88	1,440	33.78	55	26.63	942	39.38	33	32.30	21,052	39.64	617	31.30
77.....	1,949	64	1,190	33.09	41	26.09	759	39.68	23	30.76	17,605	39.40	525	30.90
78.....	1,561	48	942	33.27	33	30.14	619	39.22	15	28.95	14,533	39.45	386	31.26
79.....	1,262	44	780	32.78	35	23.13	482	39.36	9	32.34	11,498	39.37	254	31.94
80-84.....	2,980	71	1,913	33.40	48	26.94	1,067	38.09	23	30.04	28,963	39.29	614	31.24
85-89.....	504	16	322	34.00	5	33.10	182	37.00	11	31.49	5,549	38.92	118	30.33
90-94.....	51	0	28	31.38	0	0	23	40.47	0	0	596	38.89	14	28.43
95 and over <sup>2</sup>	4	0	4	33.02	0	0	0	0	0	0	44	35.01	4	26.43

See footnotes at end of table.

**Table 23.—Individual beneficiaries and benefits: Number and average monthly amount of benefits awarded in 1952, under the 1950 and the 1952 amendments, and number and average monthly amount in current-payment status at the end of 1952, by type of benefit and by age, sex, and race of beneficiary—Continued**

[Corrected to July 9, 1953]

Age <sup>1</sup> and sex	Awarded, <sup>2</sup> 1952										In current-payment status, <sup>4</sup> Dec. 31, 1952			
	Total		Under 1950 amendments				Under 1952 amendments							
	Total number	Non- white, <sup>3</sup> number	Total		Nonwhite <sup>3</sup>		Total		Nonwhite <sup>3</sup>		Total		Nonwhite <sup>3</sup>	
			Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount
Widower's benefits														
Total.....	310	9	191	\$29.94	6	\$22.42	119	\$34.53	3	\$31.80	499	\$33.09	15	\$28.13
65-69.....	113	5	71	30.57	3	24.10	42	34.81	2	38.30	163	32.31	10	30.91
70-74.....	83	2	48	29.31	2	15.00	35	33.75	0	0	153	34.01	2	11.25
75-79.....	71	0	49	28.19	0	0	22	32.62	0	0	110	32.43	2	27.00
80 and over.....	43	2	23	33.04	1	32.20	20	37.40	1	18.80	73	33.92	1	36.30
Mother's benefits														
Total.....	64,875	6,535	37,342	\$33.09	3,837	\$25.40	27,533	\$42.20	2,698	\$30.62	228,984	\$36.13	25,099	\$28.31
Under 20.....	453	87	215	34.14	41	29.76	238	43.53	46	37.12	568	39.23	132	34.51
20.....	432	72	217	35.21	37	30.42	215	45.41	35	33.59	581	38.90	126	32.79
21.....	534	87	295	35.16	52	29.99	239	45.12	35	35.54	841	38.27	195	32.95
22.....	697	121	377	33.82	71	29.85	320	45.42	50	40.46	1,165	37.64	274	34.21
23.....	782	126	431	34.21	68	28.63	351	44.21	58	33.89	1,454	37.26	331	32.81
24.....	920	134	494	33.88	82	27.89	426	43.81	52	34.83	1,842	36.60	432	32.25
25.....	1,116	154	625	32.89	93	25.67	491	43.69	61	36.05	2,407	35.92	514	31.04
26.....	1,140	161	649	32.14	93	24.17	491	43.40	68	32.31	2,713	35.50	571	30.60
27.....	1,299	152	717	31.97	81	27.15	582	41.08	71	31.62	3,245	34.58	639	30.35
28.....	1,382	177	789	32.32	102	25.98	593	40.66	75	31.65	3,966	34.30	718	29.06
29.....	1,543	186	881	32.15	104	25.20	662	40.43	82	28.95	4,496	34.13	783	28.74
30.....	1,622	197	943	31.12	115	24.96	679	42.06	82	30.92	5,087	33.68	872	28.54
31.....	1,713	202	1,004	31.44	122	24.40	709	40.42	80	30.15	5,661	32.99	942	27.35
32.....	1,790	223	1,038	30.96	124	24.13	752	38.57	99	30.57	5,947	32.83	911	26.77
33.....	1,810	227	1,058	30.33	134	24.25	752	40.34	93	29.07	6,134	32.36	945	26.89
34.....	1,987	248	1,106	31.41	132	23.92	881	40.48	116	31.22	6,908	32.43	1,017	26.54
35.....	2,042	225	1,167	31.73	132	24.40	875	40.06	93	29.68	7,155	32.27	944	25.86
36.....	2,199	233	1,250	31.24	137	23.36	949	39.51	96	26.05	7,485	32.43	874	25.41
37.....	2,196	225	1,239	31.04	126	22.70	957	39.89	99	27.17	7,611	32.61	858	26.39
38.....	2,429	284	1,381	31.34	163	22.76	1,048	41.55	121	27.96	8,352	32.96	987	25.80
39.....	2,412	226	1,391	31.46	140	24.25	1,021	41.29	86	26.30	8,369	33.60	916	26.62
40.....	2,530	255	1,433	31.89	156	25.26	1,097	41.56	99	29.80	8,861	34.31	963	26.60
41.....	2,419	204	1,415	33.75	129	26.73	1,004	42.44	75	29.25	8,452	34.96	809	27.06
42.....	2,654	256	1,501	33.27	153	24.72	1,153	42.42	103	27.00	9,400	35.52	925	26.54
43.....	2,522	222	1,427	33.14	133	24.15	1,095	43.15	89	28.52	8,957	36.19	809	27.16
44.....	2,471	180	1,440	34.33	105	24.62	1,031	42.82	75	31.05	9,151	37.18	702	27.41
45.....	2,345	156	1,344	33.65	89	25.75	1,001	43.69	67	29.11	8,861	37.42	691	28.70
46.....	2,268	147	1,326	34.51	88	25.10	942	45.13	59	30.82	8,632	38.07	678	27.47
47.....	2,239	157	1,272	34.40	92	24.64	967	43.35	65	29.25	8,457	38.13	707	28.12
48.....	2,040	153	1,191	34.79	88	23.15	849	44.34	65	30.79	8,059	38.72	590	28.83
49.....	1,888	140	1,132	34.84	99	26.01	756	43.36	41	32.38	7,635	39.04	566	29.57
50.....	1,761	145	1,030	34.71	82	26.18	731	42.71	63	28.20	7,523	39.34	594	29.14
51.....	1,480	114	881	33.88	65	29.11	599	43.53	49	31.60	6,235	39.12	452	29.74
52.....	1,608	149	954	35.04	94	26.34	654	42.32	55	30.87	7,180	38.97	659	29.96
53.....	1,075	87	635	34.70	48	24.59	440	43.24	39	30.67	5,156	39.67	361	30.32
54.....	1,162	93	665	33.72	55	24.69	487	43.95	38	35.47	5,370	39.66	375	31.44
55.....	845	72	500	34.77	45	27.83	345	43.44	27	32.97	4,195	40.16	296	30.88
56.....	797	68	495	33.84	48	28.97	302	42.36	20	35.05	3,972	39.93	255	30.98
57.....	671	47	410	34.70	31	26.66	261	43.45	16	32.81	3,226	39.92	229	32.26
58.....	518	42	330	34.87	27	30.00	188	42.86	15	35.39	2,441	40.35	173	31.86
59.....	378	35	237	34.89	19	26.89	141	41.98	16	34.89	1,894	40.22	140	31.98
60-64.....	687	61	444	34.54	39	31.18	243	40.24	22	35.22	3,133	39.95	220	33.54
65 and over.....	29	5	13	30.46	3	22.23	16	44.80	2	35.00	207	39.11	24	34.75
Parent's benefits														
Total.....	3,868	357	2,405	\$35.89	215	\$31.70	1,463	\$43.58	142	\$37.93	21,460	\$41.33	1,980	\$36.31
65.....	676	46	306	34.99	22	32.66	370	41.09	24	36.77	652	40.31	44	36.92
66.....	370	44	286	34.81	32	32.99	84	40.78	12	34.57	1,124	39.81	119	36.21
67.....	212	27	152	35.48	18	30.94	60	41.44	9	33.59	1,175	40.05	126	34.42
68.....	167	28	117	34.18	21	30.91	50	43.02	7	35.26	1,208	39.96	129	36.87
69.....	150	21	99	34.81	14	26.33	51	44.35	7	37.31	1,195	40.48	118	36.57

See footnotes at end of table.

Table 23.—Individual beneficiaries and benefits: Number and average monthly amount of benefits awarded in 1952, under the 1950 and the 1952 amendments, and number and average monthly amount in current-payment status at the end of 1952, by type of benefit and by age, sex, and race of beneficiary—Continued

[Corrected to July 9, 1953]

Age <sup>1</sup> and sex	Awarded, <sup>2</sup> 1952										In current-payment status, <sup>4</sup> Dec. 31, 1952			
	Total		Under 1950 amendments				Under 1952 amendments				Total		Nonwhite <sup>3</sup>	
	Total number	Non- white, <sup>3</sup> number	Total		Nonwhite <sup>3</sup>		Total		Nonwhite <sup>3</sup>		Total		Nonwhite <sup>3</sup>	
			Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount	Number	Average monthly amount
Parent's benefits—Continued														
70.....	162	23	89	\$33.04	12	\$30.95	73	\$43.62	11	\$39.92	1,256	\$40.08	156	\$37.16
71.....	150	18	100	34.34	13	31.61	50	41.24	5	36.70	1,212	40.23	144	37.04
72.....	147	10	97	35.75	7	30.76	50	43.45	3	38.20	1,267	40.48	134	35.63
73.....	163	21	101	35.30	11	34.19	62	45.33	10	36.93	1,170	41.11	118	37.70
74.....	161	15	94	37.34	6	33.33	67	46.63	9	40.50	1,128	41.26	109	36.45
75.....	144	12	88	34.60	8	30.05	56	42.86	4	34.02	1,045	40.98	103	35.13
76.....	148	16	94	37.35	9	38.67	54	43.13	7	39.44	1,037	41.66	91	37.27
77.....	140	17	81	37.00	8	24.09	59	46.12	9	36.87	964	41.67	99	35.20
78.....	123	4	87	37.46	3	33.63	36	44.46	1	47.10	903	41.37	62	35.42
79.....	117	11	80	36.37	7	33.29	37	42.32	4	41.68	848	42.24	76	36.90
80-84.....	518	27	323	37.98	14	31.91	195	47.45	13	44.55	3,286	42.88	225	35.91
85-89.....	252	13	170	37.23	8	31.21	82	46.02	5	35.36	1,479	43.72	95	36.63
90-94.....	64	3	40	38.21	2	41.20	24	46.94	1	55.20	433	44.04	19	40.71
95 and over.....	4	1	1	41.10	0	0	3	34.33	1	39.20	78	42.34	13	34.62
Male.....	711	74	462	32.75	40	31.54	249	40.16	34	36.33	3,842	38.82	366	36.18
65.....	87	8	40	31.83	4	33.78	47	36.43	4	30.45	78	35.64	8	33.94
66.....	59	5	46	30.49	3	30.17	13	38.72	2	44.90	165	35.14	20	34.62
67.....	45	3	30	32.78	0	0	15	38.37	3	38.30	185	36.41	13	34.98
68.....	21	2	15	28.63	1	24.20	6	48.62	1	32.90	207	37.82	19	40.55
69.....	24	3	17	34.46	2	20.20	7	43.26	1	29.60	184	38.04	16	37.69
70.....	35	5	23	30.38	4	29.52	12	45.75	1	43.50	228	37.23	32	35.69
71.....	31	4	25	28.52	3	24.17	6	31.80	1	46.20	238	38.80	26	38.63
72.....	30	4	22	34.73	4	31.90	8	35.30	0	0	214	37.99	26	36.74
73.....	28	3	14	29.49	0	0	14	40.68	3	21.23	203	38.35	15	32.22
74.....	34	4	19	32.84	2	37.15	15	39.15	2	43.30	199	38.67	20	35.94
75.....	27	4	16	30.49	2	30.55	11	39.64	2	34.40	196	38.43	16	34.34
76.....	29	5	19	29.98	3	40.00	10	38.77	2	37.40	198	40.02	17	39.68
77.....	30	5	19	31.31	2	26.60	11	48.03	3	39.53	183	37.76	18	37.32
78.....	31	1	17	35.26	1	33.00	14	41.16	0	0	196	37.06	19	31.84
79.....	27	3	19	33.03	2	37.90	8	40.60	1	18.20	144	39.46	10	36.10
80-84.....	110	10	76	37.24	5	33.68	34	41.50	5	45.12	654	41.00	65	36.39
85-89.....	50	3	35	33.50	1	31.10	15	42.29	2	22.45	286	41.77	20	33.26
90-94.....	12	2	9	35.62	1	36.50	3	45.37	1	55.20	70	42.17	4	42.80
95 and over.....	1	0	1	41.10	0	0	0	0	0	0	14	47.43	2	41.90
Female.....	3,157	283	1,943	36.63	175	31.74	1,214	44.28	108	38.44	17,618	41.88	1,614	36.34
65.....	589	38	266	35.47	18	32.41	323	41.77	20	38.03	574	40.94	36	37.60
66.....	311	30	240	35.63	29	33.28	71	41.16	10	32.50	959	40.61	99	36.55
67.....	167	24	122	36.15	18	30.94	45	42.46	6	31.23	990	40.73	113	34.36
68.....	146	26	102	34.99	20	31.25	44	42.25	6	35.65	1,001	40.41	110	36.23
69.....	126	18	82	34.88	12	27.35	44	44.52	6	38.60	1,011	40.92	102	35.82
70.....	127	18	66	33.96	8	31.66	61	43.20	10	39.56	1,028	40.71	124	37.64
71.....	119	14	75	36.28	10	33.84	44	42.53	4	34.32	974	40.58	118	36.69
72.....	117	6	75	36.05	3	29.23	42	45.00	3	38.20	1,053	40.99	108	35.36
73.....	135	18	87	36.24	11	34.19	48	46.69	7	43.66	967	41.70	103	38.50
74.....	127	11	75	38.49	4	31.42	52	48.79	7	39.70	929	41.82	89	36.56
75.....	117	8	72	35.52	6	29.88	45	43.65	2	33.65	949	41.57	87	35.28
76.....	119	11	75	39.21	6	38.00	44	44.12	5	40.26	839	41.92	74	36.72
77.....	110	12	62	38.74	6	32.25	48	45.68	6	35.53	781	42.58	81	34.73
78.....	92	3	70	37.99	2	33.95	22	46.56	1	47.10	707	42.57	43	37.01
79.....	90	8	61	37.41	5	31.44	29	42.80	3	49.50	704	42.80	66	37.02
80-84.....	406	17	247	38.21	9	30.93	161	48.71	8	44.20	2,632	43.34	160	35.71
85-89.....	202	10	135	38.19	7	31.23	67	46.86	3	43.97	1,193	44.18	75	37.63
90-94.....	52	1	31	38.96	1	45.90	21	47.16	0	0	363	44.40	15	40.15
95 and over.....	3	1	0	0	0	0	3	34.33	1	39.20	64	41.22	11	33.30

<sup>1</sup> Age at birthday in 1952.

<sup>2</sup> Without adjustment for changes in number or amount, for terminations, or for payments withheld at time of award.

<sup>3</sup> Mexican included with white.

<sup>4</sup> Beneficiaries actually receiving benefits.

<sup>5</sup> Includes awards to wives aged 65-67 at birthday in 1952, where the first month of entitlement to benefits preceded the month of attainment of age 65.

<sup>6</sup> Since the benefit amounts for children of retired and deceased workers are based on different proportions of the primary insurance amount, the average monthly amounts for combined child's benefits are not meaningful.

<sup>7</sup> Includes awards (delayed pending receipt of evidence) to children aged 19 or over at birthday in 1952, where the first month of entitlement to benefits preceded the month of attainment of age 18.



**Table 24.—Old-age benefit awards: Percentage distribution of benefits awarded in 1952 under the 1950 and the 1952 amendments, by eligibility status of beneficiary<sup>1</sup> or benefit computation method,<sup>2</sup> by amount of monthly benefit, and by sex of beneficiary**

[Based partly on a 10-percent sample; data corrected to July 15, 1953]

Amount of monthly benefit	Total	Male	Female
<b>Under 1950 amendments</b>			
Total number <sup>3</sup>	203,107	148,430	54,677
Total percent	100	100	100
\$20.00	30	24	46
20.10-29.90	8	7	12
30.00-39.90	10	9	13
40.00-49.90	17	17	16
50.00-59.90	20	24	11
60.00-68.50	15	19	2
1939 eligibles	109,153	88,150	21,003
Total percent	100	100	100
\$20.00	5	5	6
20.10-29.90	3	2	7
30.00-39.90	7	4	17
40.00-49.90	23	19	37
50.00-59.90	26	38	28
60.00-68.50	26	32	4
New eligibles	91,825	58,728	33,097
Total percent	100	100	100
\$20.00	59	52	71
20.10-29.90	15	15	15
30.00-39.90	15	17	10
40.00-49.90	9	13	3
50.00-59.90	2	2	( <sup>4</sup> )
60.00-68.50	1	1	( <sup>4</sup> )
<b>Under 1952 amendments</b>			
Total number	328,099	233,484	94,615
Total percent	100	100	100
\$25.00	14	10	25
25.10-34.90	8	5	16
35.00-44.90	7	6	11
45.00-54.90	8	7	11
55.00-64.90	19	17	24
65.00-74.90	15	18	9
75.00-84.90	13	17	3
85.00	15	20	2
New-start formula	223,165	163,009	60,156
Total percent	100	100	100
\$25.00	4	1	9
25.10-34.90	8	4	18
35.00-44.90	5	3	10
45.00-54.90	5	3	9
55.00-64.90	21	16	33
65.00-74.90	18	20	14
75.00-84.90	19	24	5
85.00	22	29	3
Conversion table	104,934	70,475	34,459
Total percent	100	100	100
\$25.00	37	30	51
25.10-34.90	10	9	13
35.00-44.90	13	13	13
45.00-54.90	15	16	13
55.00-64.90	15	18	8
65.00-74.90	9	13	2
75.00-77.10	1	2	( <sup>4</sup> )

<sup>1</sup> 1939 eligibles are persons who had sufficient quarters of coverage to qualify for old-age benefits under the insured-status provisions in the 1939

**Table 25.—Old-age benefits in current-payment status: Percentage distribution of benefits in current-payment status at the end of 1952, by benefit computation method,<sup>1</sup> amount of monthly benefit, and sex of beneficiary**

[Based on 10-percent sample; average benefits shown to the nearest 10 cents; data corrected to July 31, 1953]

Old-age benefit amount	Total			Male			Female		
	Total	Conversion table	New-start formula	Total	Conversion table	New-start formula	Total	Conversion table	New-start formula
Total number	2,643,932	2,409,032	234,900	2,051,970	1,876,911	175,059	591,962	532,121	59,841
Total percent	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
\$25.00	19.7	21.2	3.4	15.1	16.4	1.4	35.4	38.4	9.4
25.10-29.90	4.6	4.5	5.0	3.7	3.8	2.3	7.6	7.0	12.8
30.00-34.90	4.1	4.3	2.0	3.6	3.8	1.1	6.0	6.1	4.8
35.00-39.90	5.2	5.5	2.3	4.6	4.9	1.4	7.2	7.4	5.9
40.00-44.90	6.9	7.3	2.3	6.6	7.1	1.4	7.8	8.2	4.9
45.00-49.90	8.7	9.4	2.3	8.5	9.2	1.4	9.5	10.0	4.1
50.00-54.90	8.5	9.1	2.3	8.7	9.4	1.6	7.8	8.2	4.4
55.00-59.90	9.8	9.7	10.9	10.3	10.5	7.9	8.2	6.9	19.3
60.00-64.90	10.4	10.4	10.4	11.8	12.1	9.3	5.4	4.4	13.7
65.00-69.90	8.8	8.7	9.2	10.5	10.6	9.4	2.6	1.9	8.5
70.00-74.90	6.8	6.5	10.1	8.4	8.1	11.8	1.4	.9	5.1
75.00-79.90	3.8	3.4	8.6	4.8	4.2	10.6	.6	1.4	2.7
80.00-84.90	.8		9.1	1.0		11.6	.2		1.8
85.00	2.0		22.2	2.5		28.9	.3		2.9
Average monthly amount	\$49.30	\$47.60	\$66.20	\$52.20	\$50.40	\$71.40	\$39.20	\$37.90	\$50.80

<sup>1</sup> Benefits computed by means of the "conversion table" are based on earnings after 1936 and the old benefit formula and are increased by use of the conversion table in the 1952 amendments to the Social

Security Act; benefits computed under the "new-start formula" are based on earnings after 1950 and the new benefit formula.  
<sup>2</sup> \$77.10 maximum possible.

**Table 26.—Family benefits in current-payment status: Average monthly benefits in current-payment status at end of year, 1944-52, for selected family groups**

[Based partly on 10-percent sample; average benefits shown to the nearest 10 cents; data corrected to July 31, 1953]

Family classification of beneficiaries	1944	1945	1946	1947	1948	1949	1950	1951	1952
<b>Retired worker families:</b>									
Worker only	\$23.00	\$23.50	\$23.90	\$24.20	\$24.60	\$25.30	\$42.20	\$40.30	\$47.10
Male	24.10	24.50	24.90	25.30	25.80	26.50	44.60	43.20	50.70
Female	19.30	19.50	19.60	19.90	20.10	20.60	34.80	33.00	39.10
Worker and wife aged 65 or over	37.90	38.50	39.00	39.60	40.40	41.40	71.70	70.20	81.60
Worker and 1 child	35.70	36.80	37.20	38.40	39.10	40.70	70.50	63.30	74.20
Worker, wife under age 65, and 1 or more children							66.20	75.00	89.60
<b>Survivor families:</b>									
Aged widow	20.20	20.20	20.20	20.40	20.60	20.80	36.50	36.00	40.70
Widowed mother and 1 child	34.40	34.10	34.60	35.40	36.00	36.50	76.90	77.30	87.50
Widowed mother and 2 children	47.30	47.70	48.20	48.80	49.80	50.40	93.90	93.80	106.00
Widowed mother and 3 or more children	50.10	50.40	51.40	52.20	53.00	54.00	92.40	92.00	101.30
1 child only	12.90	12.90	13.00	13.20	13.40	13.50	35.20	35.80	41.00
2 children	24.90	24.70	25.10	25.60	26.20	26.60	60.00	60.80	69.90
3 children	35.10	34.80	35.50	36.30	37.10	37.50	75.90	77.40	88.00
4 or more children	45.80	46.40	46.80	47.70	48.60	49.60	83.90	81.70	89.20
1 aged dependent parent	13.20	13.20	13.20	13.60	13.70	13.80	36.80	36.80	41.50

amendments; new eligibles are persons who qualified for old-age benefits solely as a result of the liberalized insured-status provisions in the 1950 amendments.

<sup>2</sup> Benefits computed by means of the "conversion table" are based on earnings after 1936 and the old benefit formula and are increased by use of the conversion table in the 1950 or the 1952 amendments to the Social Security Act; benefits computed under the "new-start formula" are based on earnings after 1950 and the new benefit formula.

<sup>3</sup> Includes 2,129 old-age benefits computed under the new-start formula (average amount, \$42.80); data on new-start formula benefits by eligibility status not available.

<sup>4</sup> Less than 0.5 percent.

**Table 27.—Family benefits in current-payment status: Number of families and beneficiaries in receipt of benefits and average monthly benefit in current-payment status at end of 1952, by family group and benefit computation method**

[Based partly on 10-percent sample; number of families and beneficiaries in thousands; average benefits shown to the nearest 10 cents; figures in italics based on data for less than 100 families in sample and may be unreliable because of the large probable sampling error. Data corrected to July 30, 1953]

Sex of retired worker and family classification of beneficiaries	Total			Conversion table <sup>1</sup>			New-start formula <sup>1</sup>		
	Number of families	Number of beneficiaries	Average monthly amount per family	Number of families	Number of beneficiaries	Average monthly amount per family	Number of families	Number of beneficiaries	Average monthly amount per family
Total.....	3,601.3	5,025.5		3,343.3	4,657.8		258.0	367.7	
Retired worker families.....	2,643.9	3,456.5		2,409.0	3,143.6		234.9	312.9	
Worker only.....	1,893.5	1,893.5	\$47.10	1,730.5	1,730.5	\$45.50	163.0	163.0	\$63.80
Male.....	1,305.9	1,305.9	50.70	1,201.7	1,201.7	48.90	104.2	104.2	71.20
Female.....	587.6	587.6	39.10	528.8	528.8	37.80	58.8	58.8	50.70
Worker and wife aged 65 or over.....	699.0	1,398.0	81.60	632.7	1,265.3	79.00	66.3	132.7	106.50
Worker and wife under age 65 <sup>2</sup> .....	.8	1.1	94.90	.4	.9	90.80	.1	.2	115.70
Worker and aged dependent husband.....	4.3	8.6	72.30	3.2	6.5	69.50	1.0	2.1	80.90
Worker and 1 child.....	7.4	14.9	74.20	6.9	13.9	71.70	.5	1.0	107.10
Worker and 2 or more children.....	5.1	17.8	79.30	5.0	17.1	77.60	.2	.7	135.40
Worker, wife aged 65 or over, and 1 or more children.....	.8	2.6	94.30	.7	2.2	87.70	.1	.4	130.00
Worker, wife under age 65, and 1 child.....	21.4	64.1	89.60	19.0	57.0	83.10	2.4	7.1	138.00
Worker, wife under age 65, and 2 or more children.....	11.9	56.0	82.80	10.6	50.3	76.20	1.2	5.7	140.20
Survivor families.....	957.4	1,569.1		934.2	1,514.2		23.1	54.9	
Aged widow.....	453.8	453.8	40.70	448.9	448.9	40.60	4.9	4.9	51.10
Aged dependent widower.....	.5	.5	53.10	.4	.4	52.50	.1	.1	56.90
Aged dependent widow and 1 or more children.....	( <sup>3</sup> )	( <sup>3</sup> )	66.60	( <sup>3</sup> )	( <sup>3</sup> )	66.60	0.	0.	0.
Widowed mother only <sup>3</sup> .....	2.6	2.6	43.00	2.4	2.4	42.50	.1	.1	61.00
Widowed mother and 1 child.....	102.9	205.8	87.50	97.9	195.8	86.00	5.0	10.0	115.00
Widowed mother and 2 children.....	67.5	202.4	106.00	63.4	190.3	102.60	4.0	12.1	152.20
Widowed mother and 3 or more children.....	56.1	258.7	101.30	51.9	238.4	96.80	4.3	20.3	155.80
Divorced wife and 1 or more children.....	.2	.5	101.50	.1	.4	95.30	( <sup>3</sup> )	.1	147.60
1 child only.....	150.9	150.9	41.00	148.4	148.4	40.80	2.5	2.5	53.70
2 children.....	61.2	122.4	69.90	59.9	119.8	69.50	1.3	2.6	90.50
3 children.....	22.3	66.8	85.60	22.0	65.9	85.30	.5	.9	107.10
4 or more children.....	19.6	83.3	89.30	19.4	82.4	88.80	.2	.9	137.10
1 aged dependent parent.....	18.4	18.4	41.50	18.0	18.0	41.30	.4	.4	58.80
2 aged dependent parents.....	1.5	3.1	80.40	1.5	3.	79.60	.1	.1	108.80

<sup>1</sup> Benefits computed by means of the "conversion table" are based on earnings after 1936 and the old benefit formula and are increased by use of the conversion table in the 1952 amendments to the Social Security Act; benefits computed under the "new-start formula" are based on earnings after 1950 and the new benefit formula.

<sup>2</sup> Benefits of child or children being withheld.

<sup>3</sup> Less than 50.

**Table 28.—Individual beneficiaries and benefits: Monthly benefits in current-payment status <sup>1</sup> at end of year, 1940-52 by type of benefit**

[Amounts in thousands; data corrected to June 5, 1953]

Year	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount
1940.....	222,488	\$4,070	112,331	\$2,539	29,749	\$361	54,648	\$668	4,437	\$90	20,499	\$402	824	\$11
1941.....	433,722	7,815	199,966	4,539	57,060	691	117,410	1,432	14,963	302	42,339	826	1,984	26
1942.....	598,342	10,782	260,129	5,989	76,634	941	172,305	2,112	28,631	577	57,435	1,124	3,008	39
1943.....	747,816	13,510	306,161	7,171	92,174	1,151	229,230	2,822	46,133	930	70,171	1,384	3,947	52
1944.....	954,881	17,344	378,471	8,080	115,636	1,460	298,108	3,691	67,806	1,367	89,927	1,781	4,833	65
1945.....	1,288,107	23,801	518,234	12,538	159,168	2,040	390,134	4,858	93,781	1,893	120,581	2,391	6,209	81
1946.....	1,642,299	31,081	701,705	17,230	215,984	2,805	461,756	5,804	127,046	2,568	128,410	2,577	7,398	97
1947.....	1,978,245	38,277	874,724	21,779	269,174	3,545	524,783	6,702	164,309	3,352	135,229	2,764	10,026	135
1948.....	2,314,557	45,872	1,047,985	26,564	320,928	4,307	681,265	7,549	210,253	4,331	142,223	2,959	11,903	162
1949.....	2,742,808	56,074	1,285,893	33,437	390,583	5,376	639,437	8,427	261,334	5,442	152,121	3,207	13,438	185
1950.....	3,477,243	126,857	1,770,984	77,678	508,350	11,995	699,703	19,366	314,189	11,481	169,438	5,801	14,579	535
1951.....	4,378,985	154,791	2,278,470	96,008	646,890	14,710	846,247	22,739	384,265	13,849	203,782	6,776	19,331	709
1952.....	5,025,549	205,179	2,643,932	130,217	737,859	19,178	938,751	28,141	454,563	18,482	228,964	8,273	21,460	887

<sup>1</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

**Table 29.—Family benefit awards: Workers and beneficiaries represented in monthly benefit awards to retired workers and their dependents in 1952 and average monthly amount of benefits awarded, by benefit computation method, sex, and marital status of worker and family classification of beneficiaries**

[Initial entitlements only. Based partly on 20-percent sample of workers represented in 1952 awards; figures in italics based on data for less than 100 workers in sample and may be unreliable because of the large probable sampling error. Data corrected to Aug. 6, 1953]

Sex and marital status of retired worker, benefit computation method, <sup>1</sup> and family classification of beneficiaries	Total		Under 1950 amendments				Under 1952 amendments			
	Number of workers	Number of beneficiaries	Number of workers	Number of beneficiaries	Average primary insurance amount	Average monthly amount per family	Number of workers	Number of beneficiaries	Average primary insurance amount	Average monthly amount per family
Total.....	531,206	660,336	203,107	247,978	\$39.65	.....	328,099	412,358	\$58.10	.....
Married male worker.....	277,975	403,887	103,454	146,994	44.00	.....	174,521	256,893	65.29	.....
Conversion table.....	149,839	210,637	102,267	145,000	43.95	.....	47,572	65,637	45.93	.....
New-start formula.....	128,136	193,250	1,187	1,994	48.59	.....	126,949	191,256	72.53	.....
Worker only.....	172,185	172,185	69,134	69,134	44.51	\$44.51	103,051	103,051	64.66	\$64.66
Conversion table.....	102,813	102,813	68,653	68,653	44.49	44.49	34,160	34,160	46.53	46.53
New-start formula.....	69,372	69,372	481	481	47.40	47.40	68,891	68,891	73.65	73.65
Worker and wife aged 65 or over.....	92,463	184,926	28,176	56,352	43.71	64.99	64,287	128,574	66.86	99.04
Conversion table.....	38,069	76,138	27,538	55,076	43.57	64.77	10,531	21,062	44.94	66.28
New-start formula.....	54,394	108,788	638	1,276	49.99	74.54	53,756	107,512	71.16	105.44
Worker and 1 child.....	797	1,594	408	816	38.45	57.78	389	778	54.04	80.84
Conversion table.....	609	1,218	403	806	38.27	57.54	206	412	41.81	62.27
New-start formula.....	188	376	5	10	51.60	77.40	183	366	67.82	101.76
Worker and 2 or more children.....	587	2,227	340	1,279	36.22	65.99	247	948	49.94	88.61
Conversion table.....	480	1,782	340	1,279	36.22	65.99	140	608	40.00	68.94
New-start formula.....	107	445	0	0	0	0	107	445	63.59	127.61
Worker, wife under age 65, and 1 child.....	7,584	22,752	3,434	10,302	40.61	75.56	4,150	12,450	63.49	120.32
Conversion table.....	4,835	14,505	3,400	10,200	40.59	75.57	1,435	4,305	44.59	77.13
New-start formula.....	2,749	8,247	34	102	42.18	75.00	2,715	8,145	73.28	142.71
Worker, wife under age 65, and 2 or more children.....	4,282	19,968	1,933	9,024	38.07	71.74	2,349	10,944	55.96	107.33
Conversion table.....	2,993	14,061	1,909	8,914	38.01	71.57	1,084	5,147	39.96	68.62
New-start formula.....	1,289	5,907	24	110	42.67	85.17	1,265	5,797	69.82	140.87
Worker, wife aged 65 or over, and 1 or more children.....	77	255	29	87	38.75	67.48	48	148	67.71	106.89
Conversion table.....	40	120	24	72	34.95	57.89	16	48	36.56	60.66
New-start formula.....	37	135	5	15	53.90	105.60	32	100	68.28	151.16
Nonmarried male worker.....	103,939	105,536	44,976	45,865	40.06	.....	58,963	59,671	58.27	.....
Conversion table.....	67,514	68,669	44,611	45,490	40.02	.....	22,903	23,179	42.61	.....
New-start formula.....	36,425	36,867	565	575	44.89	.....	36,060	36,492	68.21	.....
Worker only.....	102,802	102,802	44,342	44,342	40.11	40.11	58,460	58,460	58.28	58.28
Conversion table.....	66,703	66,703	43,982	43,982	40.07	40.07	22,721	22,721	42.63	42.63
New-start formula.....	36,099	36,099	560	560	45.24	45.24	35,739	35,739	68.22	68.22
Worker and 1 child.....	800	1,600	447	894	36.85	55.27	353	706	67.60	86.51
Conversion table.....	566	1,132	447	894	36.85	55.27	119	238	58.19	66.45
New-start formula.....	234	468	0	0	0	0	234	468	67.77	101.41
Worker and 2 or more children.....	537	1,134	187	629	34.52	62.67	180	506	55.55	104.27
Conversion table.....	445	890	187	614	34.52	62.19	63	166	45.50	76.17
New-start formula.....	92	244	0	15	40.00	40.00	87	240	64.45	124.07
Female worker.....	149,292	150,913	54,677	55,119	31.09	.....	94,615	95,794	44.77	.....
Conversion table.....	88,559	89,155	54,100	54,533	31.11	.....	34,459	34,622	34.61	.....
New-start formula.....	60,733	61,758	577	586	29.57	.....	60,156	61,172	50.59	.....
Worker only.....	147,675	147,675	54,235	54,235	31.00	31.00	93,440	93,440	44.65	44.65
Conversion table.....	87,967	87,967	53,667	53,667	31.02	31.02	34,300	34,300	34.57	34.57
New-start formula.....	59,708	59,708	568	568	29.48	29.48	59,140	59,140	50.49	50.49
Worker and aged dependent husband.....	1,570	3,140	423	846	41.66	60.96	1,147	2,294	54.71	78.06
Conversion table.....	474	948	18	36	35.78	55.67	143	286	44.17	61.00
New-start formula.....	1,013	2,026	9	18	40.68	61.05	1,004	2,008	56.21	81.10
Worker and 1 or more children.....	55	74	19	38	40.68	61.05	16	36	51.19	66.20
Conversion table.....	55	74	19	38	40.68	61.05	16	36	51.19	66.20
New-start formula.....	12	24	0	0	0	0	12	24	58.25	86.58

<sup>1</sup> Benefits computed by means of the "conversion table" are based on earnings after 1936 and the old benefit formula and are increased by use of the conversion table in the 1950 or the 1952 amendments to the Social Security Act; benefits com-

puted under the "new-start formula" are based on earnings after 1950 and the new benefit formula.

<sup>2</sup> Single, widowed, divorced, and unknown marital status.

<sup>3</sup> Average varied according to the number of persons entitled.

**Table 30.—Individual beneficiaries: Number of benefits terminated in 1952, by type of benefit and reason for termination**  
[Corrected to July 10, 1953]

Reason for termination	Total	Old-age	Wife's or husband's	Child's	Widow's or widower's	Mother's	Parent's
Total.....	383,780	160,284	85,349	75,352	20,978	40,085	1,732
Death of beneficiary.....	209,911	159,998	27,636	764	18,760	1,064	1,680
Death of spouse.....	45,797	.....	45,797	.....	.....	.....	.....
Marriage, remarriage, divorce, or adoption of beneficiary.....	24,679	.....	292	6,976	1,135	16,257	19
Marriage, death, or adoption of last entitled child.....	1,826	.....	418	.....	.....	1,408	.....
Attainment of age 18 by beneficiary.....	67,010	.....	.....	67,010	.....	.....	.....
Attainment of age 18 by last entitled child.....	27,329	.....	6,169	.....	.....	21,160	.....
Entitlement to equal or larger benefits.....	6,307	.....	4,827	457	963	42	18
Entitlement to other benefit based on military service or entitlement to annuity payable by Railroad Retirement Board.....	150	10	3	31	88	18	0
Other.....	771	276	207	114	32	136	6



**Table 31.—Family benefits in current-payment status: Percentage distribution of retired worker families by monthly amount of family benefit in current-payment status at end of 1952 and by benefit computation method <sup>1</sup>**

[Based on 10-percent sample; average benefits shown to the nearest 10 cents; data corrected to July 31, 1953]

Monthly family benefit amount	Retired worker only						Retired worker and wife aged 65 or over			Retired worker and 1 child			Retired worker, wife under age 65, and 1 child		
	Male			Female											
	Total	Conversion table	New-start formula	Total	Conversion table	New-start formula	Total	Conversion table	New-start formula	Total	Conversion table	New-start formula	Total	Conversion table	New-start formula
Total number <sup>2</sup> .....	1,305,907	1,201,683	104,224	587,577	528,790	58,787	698,999	632,667	66,332	7,444	6,936	508	21,382	19,011	2,371
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
\$25.00.....	16.5	17.8	1.3	35.6	38.6	9.5	-----	-----	-----	-----	-----	-----	-----	-----	-----
25.10-29.90.....	4.0	4.2	2.5	7.6	7.0	12.8	-----	-----	-----	-----	-----	-----	-----	-----	-----
30.00-34.90.....	2.9	4.2	1.2	0.0	6.1	4.7	-----	-----	-----	-----	-----	-----	-----	-----	-----
35.00-39.90.....	5.1	5.4	1.3	7.2	7.4	5.1	<sup>12.9</sup>	<sup>14.0</sup>	<sup>2.8</sup>	<sup>16.6</sup>	<sup>17.9</sup>	<sup>1.6</sup>	-----	-----	-----
40.00-44.90.....	7.0	7.5	1.4	7.8	8.2	4.9	2.4	2.5	.7	3.5	3.8	0	-----	-----	-----
45.00-49.90.....	9.1	9.8	1.4	9.5	10.0	4.8	2.2	2.3	.9	3.4	3.6	0	<sup>27.2</sup>	<sup>30.2</sup>	<sup>4.7</sup>
50.00-54.90.....	9.1	9.7	1.6	7.8	8.2	4.3	2.2	2.3	.9	3.5	3.8	0	1.8	2.1	0
55.00-59.90.....	10.1	10.3	7.8	8.2	6.9	19.5	3.0	3.2	1.1	5.0	5.5	0	2.9	3.3	0
60.00-64.90.....	11.2	11.4	9.4	5.3	4.4	13.5	4.9	5.3	1.3	4.1	4.5	0	4.8	5.4	.4
65.00-69.90.....	9.6	9.6	9.3	2.5	1.9	8.4	5.2	5.6	1.2	7.1	7.4	3.3	4.8	5.2	2.6
70.00-74.90.....	7.2	6.8	11.5	1.3	.9	5.1	5.4	5.8	1.2	6.2	6.4	3.3	5.4	6.0	.9
75.00-79.90.....	3.9	<sup>13.3</sup>	11.1	.6	<sup>12.4</sup>	2.7	5.8	6.3	1.6	6.5	6.9	1.6	4.5	5.0	.9
80.00-84.90.....	1.0	-----	11.9	.2	-----	1.8	3.3	3.3	3.3	3.9	4.1	1.6	3.9	4.4	.4
85.00-89.90 <sup>13</sup> .....	2.3	-----	28.3	.3	-----	2.9	7.4	7.6	5.2	7.5	7.4	8.2	2.3	2.2	2.6
90.00-94.90.....	-----	-----	-----	-----	-----	-----	8.3	8.5	6.3	6.5	6.7	3.3	1.8	1.9	1.3
95.00-99.90.....	-----	-----	-----	-----	-----	-----	8.9	9.2	6.2	7.7	8.1	3.3	1.8	1.7	2.6
100.00-104.90.....	-----	-----	-----	-----	-----	-----	7.6	7.6	7.1	5.4	4.9	11.5	2.3	2.3	1.7
105.00-109.90.....	-----	-----	-----	-----	-----	-----	7.3	7.2	8.7	5.5	5.0	11.5	1.8	1.9	.4
110.00-114.90.....	-----	-----	-----	-----	-----	-----	6.3	6.4	6.0	2.8	2.2	9.8	1.9	1.8	2.1
115.00-119.90.....	-----	-----	-----	-----	-----	-----	3.1	<sup>14.28</sup>	6.1	2.5	<sup>14.17</sup>	11.5	2.5	2.5	2.1
120.00-124.90.....	-----	-----	-----	-----	-----	-----	.6	-----	6.7	.5	-----	6.6	2.4	2.3	3.4
125.00-129.90 <sup>14</sup> .....	-----	-----	-----	-----	-----	-----	3.1	-----	32.9	1.8	-----	23.0	3.4	3.3	4.3
130.00-134.90.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	4.5	4.8	2.6
135.00-139.90.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	4.4	3.9	8.2
140.00-144.90.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	4.1	3.9	5.6
145.00-149.90.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	3.4	3.2	5.2
150.00-154.90.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	3.0	<sup>15.28</sup>	4.3
155.00-159.90.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	.8	-----	6.9
160.00-164.90.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	.6	-----	4.7
165.00-168.75.....	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	-----	3.8	-----	32.2
Average monthly amount per family.....	\$50.70	\$48.90	\$71.20	\$39.10	\$37.80	\$50.70	\$81.60	\$79.00	\$106.50	\$74.20	\$71.70	\$107.10	\$89.60	\$83.10	\$138.00

<sup>1</sup> Benefits computed by means of the "conversion table" are based on earnings after 1936 and the old benefit formula and are increased by use of the conversion table in the 1952 amendments to the Social Security Act; benefits computed under the "new-start formula" are based on earnings after 1950 and the new benefit formula.

<sup>2</sup> Families with retired worker and wife under age 65 only (benefits of child or children were being withheld); with retired worker and husband; with retired worker, wife aged 65 or over, and 1 or more children; with retired worker and 2 or more children; or with retired worker, wife under age 65, and 2 or more children are not shown because there are too few cases in sample.

<sup>3</sup> 12.0 percent at \$37.50 minimum.

<sup>4</sup> 13.1 percent at \$37.50 minimum.

<sup>5</sup> 1.5 percent at \$37.50 minimum.

<sup>6</sup> 15.2 percent at \$37.50 minimum.

<sup>7</sup> 16.5 percent at \$37.50 minimum.

<sup>8</sup> No sample cases at \$37.50 minimum.

<sup>9</sup> 24.2 percent at \$45 minimum.

<sup>10</sup> 27.0 percent at \$45 minimum.

<sup>11</sup> 3.9 percent at \$45 minimum.

<sup>12</sup> \$77.10 maximum possible.

<sup>13</sup> For retired worker only families, \$85 maximum.

<sup>14</sup> \$115.70 maximum possible.

<sup>15</sup> For retired worker and wife aged 65 or over and retired worker and 1 child families, \$127.50 maximum.

<sup>16</sup> \$154.30 maximum possible.

**Table 32.—Family benefit awards: Workers and beneficiaries represented in survivor monthly benefit awards in 1952 under the 1950 and the 1952 amendments and average monthly amount of benefits awarded, by benefit computation method, by sex and marital status of deceased worker, and by family classification of beneficiaries**

[Initial entitlements only. Based partly on 20-percent sample of workers represented in 1952 awards; figures in italics based on data for less than 100 workers in sample and may be unreliable because of the large probable sampling error. Data corrected to Aug. 3, 1953]

Sex and marital status of deceased worker, benefit computation method, <sup>1</sup> and family classification of beneficiaries	Total <sup>2</sup>		Under 1950 amendments <sup>2</sup>				Under 1952 amendments			
	Number of workers	Number of beneficiaries	Number of workers	Number of beneficiaries	Average primary insurance amount	Average monthly amount per family	Number of workers	Number of beneficiaries	Average primary insurance amount	Average monthly amount per family
Total.....	142,822	281,269	83,520	162,751	\$48.20	-----	59,302	118,518	\$59.91	-----
Married male worker.....	129,215	259,613	75,134	149,316	48.66	-----	54,081	110,297	60.50	-----
Conversion table.....	-----	-----	-----	-----	-----	-----	34,778	61,106	51.98	-----
New-start formula.....	-----	-----	-----	-----	-----	-----	19,303	49,191	75.76	-----
Aged widow.....	59,666	59,666	34,992	34,992	47.44	\$34.50	24,674	24,674	56.37	\$40.66
Conversion table.....	-----	-----	-----	-----	-----	-----	20,288	20,288	53.17	38.41
New-start formula.....	-----	-----	-----	-----	-----	-----	4,386	4,386	71.18	50.89
Widowed mother only <sup>3</sup> .....	2,498	2,498	1,689	1,689	40.22	28.43	809	809	48.48	32.23
Conversion table.....	-----	-----	-----	-----	-----	-----	758	758	46.72	31.70
New-start formula.....	-----	-----	-----	-----	-----	-----	51	51	74.18	55.69
Widowed mother and 1 child.....	25,576	51,152	14,679	29,358	51.56	77.42	10,897	21,794	66.01	98.72
Conversion table.....	-----	-----	-----	-----	-----	-----	5,007	10,014	51.90	77.12
New-start formula.....	-----	-----	-----	-----	-----	-----	5,890	11,780	77.37	116.11
Widowed mother and 2 children.....	17,406	52,218	9,940	29,820	52.13	98.66	7,466	22,398	66.95	128.96
Conversion table.....	-----	-----	-----	-----	-----	-----	3,247	9,741	51.23	88.39
New-start formula.....	-----	-----	-----	-----	-----	-----	4,219	12,657	77.67	153.31
Widowed mother and 3 or more children.....	16,643	80,432	9,343	45,193	47.20	91.00	7,300	35,239	62.39	120.81
Conversion table.....	-----	-----	-----	-----	-----	-----	3,423	16,701	46.52	78.77
New-start formula.....	-----	-----	-----	-----	-----	-----	3,877	18,538	76.95	158.46
Divorced wife and 1 or more children.....	40	95	25	60	58.96	\$80.92	15	35	85.00	\$141.35
Conversion table.....	-----	-----	-----	-----	-----	-----	0	0	0	0
New-start formula.....	-----	-----	-----	-----	-----	-----	15	35	85.00	\$141.35
Widowed mother, divorced wife, and 2 or more children.....	15	65	6	30	68.60	150.00	10	45	73.50	168.90
Conversion table.....	-----	-----	-----	-----	-----	-----	5	20	71.40	169.00
New-start formula.....	-----	-----	-----	-----	-----	-----	5	25	75.80	168.80
1 child only.....	4,050	4,050	2,490	2,490	48.62	36.50	1,560	1,560	58.87	44.20
Conversion table.....	-----	-----	-----	-----	-----	-----	1,168	1,168	53.96	40.52
New-start formula.....	-----	-----	-----	-----	-----	-----	582	582	75.50	55.16
2 children.....	1,890	3,780	1,121	2,242	48.26	60.39	769	1,538	57.58	71.53
Conversion table.....	-----	-----	-----	-----	-----	-----	528	1,056	49.29	61.71
New-start formula.....	-----	-----	-----	-----	-----	-----	241	482	75.73	95.04
3 children.....	702	2,106	372	1,116	44.54	75.42	350	960	61.29	102.57
Conversion table.....	-----	-----	-----	-----	-----	-----	189	567	61.78	82.69
New-start formula.....	-----	-----	-----	-----	-----	-----	141	423	73.04	128.96
4 or more children.....	729	3,551	478	2,356	42.59	\$78.06	251	1,215	56.16	\$104.65
Conversion table.....	-----	-----	-----	-----	-----	-----	165	793	47.81	\$80.40
New-start formula.....	-----	-----	-----	-----	-----	-----	86	422	71.90	\$148.56
Nonmarried * male worker.....	8,036	12,733	5,093	8,147	47.90	-----	2,943	4,586	57.74	-----
Conversion table.....	-----	-----	-----	-----	-----	-----	1,976	3,149	49.85	-----
New-start formula.....	-----	-----	-----	-----	-----	-----	967	1,437	73.83	-----
Divorced wife and 1 or more children.....	15	45	5	15	49.00	78.00	10	30	49.40	96.30
Conversion table.....	-----	-----	-----	-----	-----	-----	10	30	49.40	96.30
New-start formula.....	-----	-----	-----	-----	-----	-----	0	0	0	0
1 child only.....	3,389	3,389	2,114	2,114	47.75	35.83	1,275	1,275	57.41	43.11
Conversion table.....	-----	-----	-----	-----	-----	-----	887	887	49.37	37.08
New-start formula.....	-----	-----	-----	-----	-----	-----	588	588	75.81	59.91
2 children.....	1,500	3,000	938	1,876	48.22	60.36	562	1,124	56.36	70.56
Conversion table.....	-----	-----	-----	-----	-----	-----	583	766	47.91	59.99
New-start formula.....	-----	-----	-----	-----	-----	-----	179	358	74.45	95.17
3 children.....	586	1,758	387	1,161	45.99	77.88	169	507	58.40	96.42
Conversion table.....	-----	-----	-----	-----	-----	-----	196	378	61.97	83.66
New-start formula.....	-----	-----	-----	-----	-----	-----	73	219	69.07	118.53
4 or more children.....	493	2,293	323	1,525	42.93	\$81.48	170	768	51.54	\$92.22
Conversion table.....	-----	-----	-----	-----	-----	-----	155	623	46.97	\$79.16
New-start formula.....	-----	-----	-----	-----	-----	-----	35	145	69.14	\$143.11
1 aged dependent parent.....	1,858	1,858	1,196	1,196	49.82	36.32	662	662	60.55	44.45
Conversion table.....	-----	-----	-----	-----	-----	-----	405	405	52.99	39.45
New-start formula.....	-----	-----	-----	-----	-----	-----	257	257	72.45	52.27
2 aged dependent parents.....	195	590	190	590	48.32	68.41	65	190	63.03	89.56
Conversion table.....	-----	-----	-----	-----	-----	-----	30	60	61.00	69.27
New-start formula.....	-----	-----	-----	-----	-----	-----	35	70	73.34	106.54

See footnotes at end of table.

**Table 32.—Family benefit awards: Workers and beneficiaries represented in survivor monthly benefit awards in 1952 under the 1950 and the 1952 amendments and average monthly amount of benefits awarded, by benefit computation method, by sex and marital status of deceased worker, and by family classification of beneficiaries—Continued**

[Initial entitlements only. Based partly on 20-percent sample of workers represented in 1952 awards; figures in italics based on data for less than 100 workers in sample and may be unreliable because of the large probable sampling error. Data corrected to Aug. 3, 1953]

Sex and marital status of deceased worker, benefit computation method, <sup>1</sup> and family classification of beneficiaries	Total <sup>2</sup>		Under 1950 amendments <sup>3</sup>				Under 1952 amendments			
	Number of workers	Number of beneficiaries	Number of workers	Number of beneficiaries	Average primary insurance amount	Average monthly amount per family	Number of workers	Number of beneficiaries	Average primary insurance amount	Average monthly amount per family
Female worker.....	5,571	8,923	3,293	5,288	38.35	-----	2,278	3,635	49.21	-----
Conversion table.....	-----	-----	-----	-----	-----	-----	1,442	2,967	42.36	-----
New-start formula.....	-----	-----	-----	-----	-----	-----	836	1,268	61.01	-----
Aged dependent widower.....	280	280	177	177	48.74	29.36	103	103	54.68	33.58
Conversion table.....	-----	-----	-----	-----	-----	-----	48	48	48.84	36.24
New-start formula.....	-----	-----	-----	-----	-----	-----	57	57	59.88	38.16
1 child only.....	2,792	2,792	1,624	1,624	37.80	28.38	1,168	1,168	49.59	37.24
Conversion table.....	-----	-----	-----	-----	-----	-----	761	761	43.21	32.46
New-start formula.....	-----	-----	-----	-----	-----	-----	407	407	61.61	48.17
2 children.....	1,118	2,236	646	1,292	36.86	46.14	478	944	47.98	60.11
Conversion table.....	-----	-----	-----	-----	-----	-----	302	604	40.77	61.11
New-start formula.....	-----	-----	-----	-----	-----	-----	170	340	60.79	76.09
3 children.....	557	1,671	288	864	32.67	54.84	269	807	41.46	66.22
Conversion table.....	-----	-----	-----	-----	-----	-----	200	600	37.78	59.71
New-start formula.....	-----	-----	-----	-----	-----	-----	89	267	52.13	85.07
4 or more children.....	297	1,368	209	953	29.17	* 60.75	88	415	40.75	* 68.94
Conversion table.....	-----	-----	-----	-----	-----	-----	59	277	33.68	* 52.69
New-start formula.....	-----	-----	-----	-----	-----	-----	29	138	55.14	* 102.00
1 aged dependent parent.....	478	478	380	380	60.12	36.32	158	158	62.18	44.75
Conversion table.....	-----	-----	-----	-----	-----	-----	69	69	54.78	39.41
New-start formula.....	-----	-----	-----	-----	-----	-----	89	89	67.91	48.89
2 aged dependent parents.....	49	98	29	58	45.55	62.07	20	40	66.80	83.90
Conversion table.....	-----	-----	-----	-----	-----	-----	5	10	69.80	104.00
New-start formula.....	-----	-----	-----	-----	-----	-----	15	30	65.73	80.53

<sup>1</sup> Benefits computed by means of the "conversion table" are based on earnings after 1936 and the old benefit formula and are increased by use of the conversion table in the 1950 or the 1952 amendments to the Social Security Act; benefits computed under the "new-start formula" are based on earnings after 1950 and the new benefit formula.

<sup>2</sup> Data on benefits awarded under the 1950 amendments by benefit computation method not available.

<sup>3</sup> Child or children had been entitled to child's benefits before death of old-age beneficiary. Since such entitlement was not terminated by his death, no child's survivor benefit was awarded under initial entitlement.

\* Average varied according to number of persons entitled.

Single, widowed, divorced, and unknown marital status.

**Table 33.—Individual benefits certified: Amount and percentage distribution of payments certified, by type of benefit, 1940-52**

[Corrected to July 15, 1953]

Year	Total amount (in millions)	Percentage distribution											Lump-sum death pay-ments <sup>1</sup>
		Total	Monthly benefits <sup>1</sup>										
			Old-age and supplementary				Survivor						
			Total	Total	Old-age	Wife's or husband's	Child's	Total	Child's	Widow's or widower's	Mother's	Parent's	
1940.....	\$37.8	100.0	78.4	55.8	48.0	6.3	1.4	20.6	11.1	1.4	7.9	0.2	23.6
1941.....	93.7	100.0	86.0	58.8	50.1	7.5	1.2	27.2	14.5	2.9	9.5	.3	14.0
1942.....	137.0	100.0	89.1	58.6	49.9	7.8	1.0	30.4	16.1	4.2	9.8	.3	10.9
1943.....	172.8	100.0	89.7	56.3	47.9	7.6	.7	33.4	17.8	5.6	9.7	.3	10.3
1944.....	218.1	100.0	89.9	54.6	46.4	7.5	.6	35.3	18.6	6.7	9.6	.3	10.1
1945.....	287.7	100.0	90.9	54.7	46.5	7.6	.6	36.3	18.9	7.3	9.7	.3	9.1
1946.....	387.7	100.0	93.0	59.4	50.6	8.3	.6	33.6	17.3	7.4	8.5	.3	7.0
1947.....	482.5	100.0	93.9	62.1	52.9	8.6	.6	31.7	16.3	7.8	7.3	.3	6.1
1948.....	575.9	100.0	94.4	63.7	54.3	8.8	.7	30.7	15.3	8.5	6.5	.3	5.6
1949.....	689.0	100.0	95.2	66.0	56.3	9.0	.7	29.2	14.1	8.9	5.8	.3	4.8
1950.....	1,050.9	100.0	96.9	68.4	58.5	9.2	.7	28.5	14.1	9.1	5.0	.4	3.1
1951.....	1,941.9	100.0	97.0	70.1	60.2	9.3	.6	27.0	13.9	8.2	4.4	.5	3.0
1952.....	2,292.3	100.0	97.2	70.4	60.7	9.1	.5	26.9	13.6	8.6	4.2	.4	2.8

<sup>1</sup> Distribution by type of monthly benefit estimated.

<sup>2</sup> Excludes payments under the 1935 Act.



**Table 34.—Family benefits in current-payment status: Percentage distribution of survivor beneficiary families by monthly amount of family benefit in current-payment status at the end of 1952**

[Based on 10-percent sample; average benefits shown to the nearest 10 cents; data corrected to July 31, 1953]

Monthly family benefit amount	Widowed mother and children			Children only				Aged widow	1 aged parent
	1 child	2 children	3 or more children	1 child	2 children	3 children	4 or more children		
Total number <sup>1</sup> .....	102,903	67,480	56,142	150,879	61,198	22,262	19,570	453,800	18,370
Total percent.....	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0	100.0
Less than \$18.80.....				<sup>2</sup> 0.2				<sup>3</sup> 3.1	<sup>4</sup> 2.1
\$18.80-19.90.....				5.1				6.6	2.1
20.00-24.90.....				3.7				4.0	3.1
25.00-29.90.....				5.5				4.9	3.0
30.00-34.90.....				10.8	<sup>5</sup> 5.0			10.2	10.0
35.00-39.90.....	<sup>6</sup> 4.8			13.3	2.2			12.1	18.1
40.00-44.90.....	1.3			20.5	2.1	<sup>7</sup> 6.3		16.0	21.1
45.00-49.90.....	1.8	8.2	13.0	24.8	3.5	4.8		14.2	24.1
50.00-54.90.....	1.6	1.8	2.3	11.4	4.1	2.7		14.1	12.7
55.00-59.90.....	2.3	2.2	3.1	4.1	8.4	4.0		10.1	4.0
60.00-64.90.....	4.5	4.5	4.1	7.6	7.6	6.7		7.4	7.7
65.00-69.90.....	5.1	5.3	7.9		9.6	7.7		8.8	
70.00-74.90.....	5.7	5.6	6.5		11.6	7.0		8.4	
75.00-79.90.....	6.5	6.7	7.2		12.9	10.4		8.2	
80.00-84.90.....	3.7	2.6	2.6		15.2	3.0		3.6	
85.00-89.90.....	9.7	2.2	2.1		9.8	2.5		2.7	
90.00-94.90.....	10.8	2.5	2.1		5.3	2.5		3.0	
95.00-99.90.....	11.7	2.3	2.9		1.7	4.0		2.6	
100.00-104.90.....	9.1	2.9	2.4		3	4.7		3.6	
105.00-109.90.....	8.5	2.8	3.0		<sup>8</sup> 5	9.7		2.6	
110.00-114.90.....	7.0	3.0	2.6			9.8		2.8	
115.00-119.90.....	3.1	2.4	2.7			6.9		2.9	
120.00-124.90.....	.5	3.0	2.7			3.7		2.9	
125.00-129.90.....	<sup>9</sup> 2.3	5.4	2.9			2.0		4.2	
130.00-134.90.....		8.5	3.0			1.0		2.6	
135.00-139.90.....		7.5	2.7			.3		2.5	
140.00-144.90.....		6.7	2.4			( <sup>10</sup> )		2.0	
145.00-149.90.....		4.6	2.6			11.2		2.0	
150.00-154.90.....		4.8	2.0					1.9	
155.00-159.90.....		.7	2.1					2.0	
160.00-164.90.....		.5	2.5					1.7	
165.00-168.75.....		3.4	12.4					1.7	
Average monthly amount per family.....	\$87.50	\$106.00	\$101.30	\$41.00	\$69.90	\$85.60	\$89.30	\$40.70	\$41.50

<sup>1</sup> Families with widower, with widower and 1 or more children, with widowed mother only, with divorced wife and 1 or more children, or with 2 parents are not shown because there are too few cases in sample.

<sup>2</sup> Family benefit is less than minimum amount because additional children were entitled to benefits that were being withheld.

<sup>3</sup> Widow's or parent's benefit reduced to less than \$18.80 by old-age benefit to which widow or parent was concurrently entitled.

<sup>4</sup> \$31.40 minimum possible in families with no child's benefit suspended.

<sup>5</sup> \$37.60 minimum possible.

<sup>6</sup> \$43.80 minimum possible.

<sup>7</sup> \$63.80 maximum possible.

<sup>8</sup> \$106.40 maximum possible.

<sup>9</sup> \$127.60 maximum possible.

<sup>10</sup> Less than 0.05 percent.

<sup>11</sup> \$148.80 maximum possible.

**Table 35.—Individual beneficiaries: Number of monthly benefits awarded in 1952, by type of beneficiary and type of entitlement**

[Distribution by type of entitlement based on 20-percent sample. Data corrected to Aug. 3, 1953]

Type of beneficiary	Total	Initial entitlement	Subsequent entitlement
Total.....	1,053,303	941,605	111,698
Old-age beneficiary.....	531,206	531,206	
Wife, aged 65 or over <sup>1</sup> .....	161,985	92,540	69,445
Wife, under age 65 <sup>2</sup> .....	13,715	11,866	1,849
Aged dependent husband.....	2,007	1,570	437
Child of old-age beneficiary.....	24,695	23,154	1,541
Child of deceased worker.....	158,650	156,291	2,359
Widowed mother with 1 or more child beneficiaries in her care.....	64,776	62,083	2,693
Divorced wife with 1 or more child beneficiaries in her care.....	99	70	29
Aged widow.....	91,992	59,721	32,271
Aged dependent widower.....	310	280	30
Aged dependent parent.....	3,868	2,824	1,044

<sup>1</sup> Age in first month of entitlement to aged wife's benefit.

<sup>2</sup> Age in first month of entitlement to young wife's benefit.

**Table 36.—Individual beneficiaries and benefits: Monthly benefits in current-payment status<sup>1</sup> at end of year, 1950-52, for selected types of benefit**

[Amounts in thousands; data corrected to July 15, 1953]

Type of benefit	1950		1951		1952	
	Number	Monthly amount	Number	Monthly amount	Number	Monthly amount
Wife's or husband's.....	508,350	\$11,995	646,890	\$14,710	737,859	\$19,178
Wife aged 65 or over.....	498,688	11,865	614,513	14,239	699,797	18,531
Husband.....	797	16	2,989	58	4,278	90
Wife under age 65.....	8,865	114	29,388	421	33,784	530
Child's.....	699,703	19,366	846,247	22,739	938,751	28,141
Children of retired workers.....	46,241	788	67,753	906	74,688	1,006
Children of deceased workers.....	653,462	18,578	778,494	21,834	864,063	27,046
Widow's or widower's.....	314,189	11,481	384,265	13,849	454,563	18,482
Widow.....	314,126	11,479	384,011	13,841	454,064	18,466
Widower.....	63	2	254	8	499	17
Mother's.....	169,438	5,801	203,782	6,776	228,984	8,273
Widowed mother.....	169,426	5,800	203,662	6,771	228,815	8,256
Divorced wife.....	12	( <sup>2</sup> )	120	4	169	7

<sup>1</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

<sup>2</sup> Less than \$500.

**Table 37.—Workers with wage credits, annual data: Estimated number of workers and median wage, by State of last employment, 1950**

[Based on 1-percent sample. Adjusted to include workers and wage credits reported too late for inclusion in tabulations. Data corrected to Aug. 10, 1953]

State	Number <sup>1</sup> of workers (in thousands)	Median wage
Total.....	48,100	\$1,920
Alabama.....	660	1,387
Alaska.....	40	1,586
Arizona.....	180	1,492
Arkansas.....	320	975
California.....	3,560	2,019
Colorado.....	390	1,402
Connecticut.....	820	2,311
Delaware.....	130	2,171
District of Columbia.....	320	1,689
Florida.....	790	1,134
Georgia.....	870	1,343
Hawaii.....	120	1,672
Idaho.....	140	1,311
Illinois.....	3,380	2,246
Indiana.....	1,390	2,143
Iowa.....	630	1,612
Kansas.....	460	1,537
Kentucky.....	600	1,546
Louisiana.....	670	1,347
Maine.....	300	1,392
Maryland.....	720	1,760
Massachusetts.....	1,800	1,987
Michigan.....	2,480	2,538
Minnesota.....	820	1,832
Mississippi.....	330	985
Missouri.....	1,230	1,734
Montana.....	130	1,510
Nebraska.....	310	1,466
Nevada.....	60	1,629
New Hampshire.....	180	1,688
New Jersey.....	1,760	2,279
New Mexico.....	140	1,072
New York.....	5,990	2,137
North Carolina.....	1,030	1,456
North Dakota.....	100	1,196
Ohio.....	2,960	2,316
Oklahoma.....	520	1,413
Oregon.....	470	1,572
Pennsylvania.....	3,760	2,133
Rhode Island.....	310	1,881
South Carolina.....	500	1,447
South Dakota.....	120	1,248
Tennessee.....	810	1,382
Texas.....	2,200	1,390
Utah.....	190	1,501
Vermont.....	100	1,551
Virginia.....	820	1,470
Washington.....	710	1,973
West Virginia.....	550	2,052
Wisconsin.....	1,090	2,132
Wyoming.....	70	1,440
Maritime.....	50	2,903

<sup>1</sup> Preliminary.

**Table 38.—Workers with wage credits: Estimated number of living and deceased workers, and amount of wage credits cumulative from 1937, by insurance status<sup>1</sup> at beginning of year, 1948-52**

[Corrected to Aug. 15, 1953]

Status and age	Workers (in millions)					Cumulative wage credits (in billions)				
	1948	1949	1950	1951	1952 <sup>2</sup>	1948	1949	1950	1951	1952 <sup>2</sup>
Total.....	81.4	84.0	86.0	88.5	94.5	\$544	\$626	\$706	\$792	\$896
Living workers.....	77.1	79.2	80.6	82.4	87.7	528	606	681	759	858
Under 65.....	74.1	75.8	76.9	78.4	83.0	504	576	646	719	804
65 and over.....	3.06	3.37	3.70	4.04	4.72	23.8	29.2	35.1	40.2	54.4
Fully insured.....	37.3	38.9	40.1	59.8	62.4	452	522	589	751	847
Under 65.....	35.5	36.9	38.0	56.8	58.9	430	494	557	711	793
65 and over.....	1.81	1.99	2.16	3.03	3.44	22.1	27.2	32.7	39.9	54.0
Entitled to old-age benefits <sup>3</sup> .....	1.03	1.23	1.48	1.95	2.51	10.58	14.30	19.67	25.65	32.58
Not entitled to old-age benefits <sup>4</sup> .....	.78	.76	.68	1.07	.92	11.52	12.90	13.03	10.25	21.41
Currently insured only.....	6.14	5.91	5.57	.....	.....	32.8	34.7	36.2	.....	.....
Under 65.....	5.97	5.76	5.43	.....	.....	32.0	34.0	35.4	.....	.....
65 and over.....	.17	.15	.14	.....	.....	.74	.71	.76	.....	.....
Uninsured.....	33.7	34.4	34.9	22.6	25.3	42.7	49.2	55.5	7.57	11.12
Under 65.....	32.6	33.1	33.5	21.6	24.0	41.7	47.9	53.9	7.30	10.71
65 and over.....	1.07	1.23	1.40	1.02	1.28	.96	1.28	1.64	.27	.41
Deceased workers.....	4.26	4.83	5.44	6.08	6.79	16.3	20.5	25.5	33.4	40.2
With awards <sup>5</sup> .....	1.99	2.27	2.57	2.90	3.32	14.6	18.4	22.9	29.4	36.1
Without awards.....	2.27	2.56	2.87	3.18	3.47	1.70	2.11	2.61	4.03	4.06

<sup>1</sup> See table 11, footnote 1.

<sup>2</sup> Preliminary data.

<sup>3</sup> Based on cumulative benefits in force.

<sup>4</sup> Not entitled because no claim filed.

<sup>5</sup> Adjusted for deaths to be represented for the first time in awards of 1952 and later.

**Table 39.—Workers with wage credits, work history: Number of 1937-51 workers, by age and sex, and percentage distribution by insurance status on January 1, 1952**

[1-percent sample includes workers who died during the period 1937-51; age represents age at birthday in 1951; workers of unreported sex included with male; figures in italics based on less than 100 workers. Data corrected to August 3, 1953]

Age and sex	Num-ber of workers, 1-percent sample	Percentage distribution of workers by insurance status, Jan. 1, 1952 <sup>1</sup>							De-ceased benefit award
		Total	Fully insured			Uninsured			
			Total	Perma-nently	Not perma-nently	Total	New en-trants, 1951	Workers with previous wage credits	
Male <sup>2</sup> .....	564,130	100.0	71.2	32.4	38.8	23.6	5.2	18.4	5.3
Under 20.....	33,330	100.0	24.4	( <sup>3</sup> )	24.4	75.6	37.7	37.9	( <sup>4</sup> )
20-24.....	57,383	100.0	70.0	( <sup>3</sup> )	70.0	29.6	3.9	25.7	.4
25-29.....	65,439	100.0	79.2	2.0	77.2	19.4	1.9	17.4	1.4
30-34.....	66,352	100.0	80.4	19.0	61.4	17.2	1.6	15.6	2.4
35-39.....	62,362	100.0	82.5	38.7	43.9	15.1	2.0	13.1	2.4
40-44.....	55,183	100.0	81.8	43.4	38.4	15.3	2.7	12.5	3.0
45-49.....	47,804	100.0	80.4	48.9	31.5	15.7	3.6	12.0	3.9
50-54.....	42,066	100.0	76.1	54.2	21.9	18.0	4.3	13.7	6.0
55-59.....	38,353	100.0	72.7	59.7	13.0	19.2	4.9	14.3	8.0
60-64.....	32,013	100.0	67.4	65.1	2.3	20.9	5.4	15.5	11.7
65-69.....	25,480	100.0	61.8	61.8	( <sup>4</sup> )	22.3	4.7	17.6	15.8
70-74.....	17,244	100.0	53.8	53.8	( <sup>4</sup> )	25.3	3.4	21.9	20.9
75 and over.....	15,504	100.0	37.0	37.0	( <sup>4</sup> )	31.1	2.3	28.8	31.9
Unreported.....	5,617	100.0	13.4	3.0	10.4	85.5	.5	85.0	1.1
Female <sup>2</sup> .....	378,361	100.0	62.1	14.0	48.1	36.9	6.8	30.1	1.0
Under 20.....	25,193	100.0	22.2	( <sup>3</sup> )	22.2	77.8	40.6	37.2	( <sup>4</sup> )
20-24.....	50,736	100.0	63.7	( <sup>3</sup> )	63.7	36.1	4.9	31.3	.1
25-29.....	59,460	100.0	69.5	2.4	67.1	30.2	2.0	28.2	.3
30-34.....	55,751	100.0	68.2	9.3	59.0	31.2	2.2	29.0	.5
35-39.....	45,942	100.0	67.2	12.2	55.0	32.1	3.6	28.6	.6
40-44.....	38,305	100.0	67.0	15.2	51.8	32.1	4.7	27.4	.8
45-49.....	31,043	100.0	65.1	20.4	44.7	33.7	5.7	27.9	1.2
50-54.....	24,570	100.0	62.4	29.8	32.5	36.1	6.6	29.4	1.6
55-59.....	18,821	100.0	59.3	40.1	19.2	38.6	7.5	31.0	2.1
60-64.....	12,955	100.0	56.0	52.3	3.7	40.8	9.1	31.8	3.2
65-69.....	7,994	100.0	51.9	51.9	( <sup>4</sup> )	43.2	9.4	33.8	4.8
70-74.....	4,167	100.0	46.1	46.1	( <sup>4</sup> )	46.4	8.4	37.9	7.5
75 and over.....	2,282	100.0	37.2	37.2	( <sup>4</sup> )	46.6	7.2	39.4	16.1
Unreported.....	1,142	100.0	13.9	1.7	12.3	85.7	.8	84.9	.4

<sup>1</sup> Except for deceased workers on whose wage records benefits were paid and for whom the insurance status is the one determined at time of death, insurance status shown does not reflect changes in status arising from (1) combined earnings under the coordinated survivor provisions of the old-age and

survivors insurance and railroad retirement programs, (2) wage credits for military service.

<sup>2</sup> Excludes 34 male and 15 female workers for whom information is incomplete with respect to the characteristics reported in this table.

<sup>3</sup> Less than 0.05 percent.

<sup>4</sup> Inapplicable under the Social Security Act.

<sup>5</sup> No workers in sample cell.

# Public Assistance

**Table 40.—Public assistance and Federal work programs: Recipients, persons employed, assistance, and earnings, 1933-43**  
[In thousands]

Program	1933	1934	1935	1936	1937	1938	1939	1940	1941	1942	1943
Number of recipients and persons employed, December											
Recipients of assistance:											
Old-age assistance.....	107	206	378	1,106	1,577	1,776	1,909	2,066	2,234	2,227	2,140
Aid to dependent children:											
Families.....	112	113	117	162	228	280	315	370	390	348	272
Children.....	235	280	286	404	565	648	760	891	941	849	676
Aid to the blind.....	25	33	35	45	56	67	70	73	77	79	76
Cases receiving general assistance.....	3,246	5,368	2,896	1,510	1,626	1,631	1,558	1,239	798	460	292
Cases aided under special programs of the Federal Emergency Relief Administration....	101	459	96	11							
Cases for which subsistence payments were certified by the Farm Security Administration.....			130	135	109	115	96	45	26		
Persons employed under Federal work programs:											
Civilian Conservation Corps.....	290	330	459	328	284	275	266	246	126		
National Youth Administration:											
Student work program.....			283	411	304	372	434	440	333	86	
Out-of-school work program.....				178	136	240	296	326	283		
Work Projects Administration.....			2,667	2,243	1,694	3,156	2,109	1,826	1,023	300	
Civil Works Program.....	3,597										
Other Federal agency projects financed from emergency funds.....	264	331	408	506	235	167	141	22	2		
Amount of assistance and earnings, calendar year											
Total assistance and earnings.....	\$1,223,329	\$2,380,865	\$2,532,512	\$3,110,013	\$2,653,918	\$3,236,600	\$3,185,447	\$2,723,408	\$2,227,827	\$1,546,241	\$980,765
Total assistance.....	836,919	1,341,687	1,665,382	680,950	840,306	1,007,566	1,067,889	1,053,266	1,002,803	965,089	930,284
Old-age assistance.....	26,071	32,244	64,966	185,241	310,442	392,384	430,480	474,952	541,519	595,152	653,171
Aid to dependent children.....	40,504	40,686	41,727	49,654	70,451	97,442	114,949	133,243	153,153	158,435	140,942
Aid to the blind.....	5,839	7,073	7,970	12,813	16,171	18,958	20,752	21,826	22,901	24,660	25,143
General assistance.....	758,782	1,200,615	1,433,182	439,004	406,881	476,203	482,653	404,963	272,649	180,571	110,978
Relief under special programs of the Federal Emergency Relief Administration.....	5,753	61,069	114,996	3,873	467						
Subsistence payments certified by the Farm Security Administration.....			2,541	20,365	35,894	22,579	19,055	18,282	12,281	6,271	
Total earnings of persons employed under Federal work programs.....	386,410	1,039,178	867,130	2,438,063	1,813,612	2,229,034	2,117,558	1,670,142	1,225,024	581,182	50,531
Civilian Conservation Corps.....	140,736	260,957	332,851	292,397	245,756	230,318	230,513	215,846	155,604	34,030	
National Youth Administration:											
Student work program.....			6,364	26,329	24,287	19,598	22,707	26,864	25,118	11,328	3,794
Out-of-school work program.....				28,883	32,664	41,560	51,538	65,211	94,032	32,009	
Work Projects Administration.....			238,018	1,592,039	1,186,266	1,751,053	1,565,515	1,269,617	937,366	803,055	46,737
Civil Works Program.....	214,956	503,060									
Other Federal agency projects financed from emergency funds.....	30,718	275,161	289,897	498,415	324,639	186,505	247,285	92,604	12,904	730	

<sup>1</sup> Data for all programs through 1942 refer to continental United States only; beginning 1943, public assistance data include Alaska and Hawaii. For public assistance data for subsequent years, see table 42. See 1945 Yearbook, p.21, for explanatory footnotes.

<sup>2</sup> Program discontinued before end of 1943.



**Table 41.—Public assistance: Recipients, average monthly payments, and total payments, by program, 1936-52<sup>1</sup>**  
 [Exclusive of vendor payments for medical care and cases receiving only such payments]

Year and month	Recipients <sup>2</sup> (in thousands)						Average monthly payments <sup>3</sup>						Total payments (in thousands)						
	Old-age assistance	Aid to dependent children			Aid to the blind	Aid to the permanently and totally disabled <sup>4</sup>	General assistance (cases)	Old-age assistance	Aid to dependent children		Aid to the blind	Aid to the permanently and totally disabled <sup>4</sup>	General assistance (per case)	Total	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled <sup>4</sup>	General assistance
		Families	Total recipients <sup>5</sup>	Children					Per family	Per recipient <sup>6</sup>									
1936	1,106	162		404	45		1,510	\$18.79	\$29.82		\$26.11		\$24.13	\$656,712	\$155,241	\$49,654	\$12,813		\$439,004
1937	1,577	228		565	56		1,626	19.46	31.46		27.20		25.36	803,945	310,442	70,451	16,171		406,881
1938	1,776	280		648	67		1,631	19.56	31.96		25.22		25.06	984,987	392,384	97,442	18,958		476,203
1939	1,909	315		760	70		1,558	19.30	31.77		25.44		24.89	1,048,834	430,480	114,949	20,752		482,653
1940	2,066	370		891	73		1,239	20.26	32.38		25.38		24.28	1,034,984	474,952	133,243	21,826		404,963
1941	2,234	390		941	77		798	21.27	33.62		25.82		24.40	990,222	541,519	153,153	22,901		272,649
1942	2,227	348		849	79		460	23.37	36.25		26.54		25.23	958,818	595,152	158,435	24,660		180,571
1943	2,149	272		676	76		292	26.66	41.57		27.95		27.76	930,234	653,171	140,942	25,143		110,978
1944	2,066	254		639	72		258	28.43	45.58		29.31		28.77	942,457	693,338	135,015	25,342		85,762
1945	2,056	274		701	71		257	30.88	52.05		33.52		32.72	989,686	726,550	149,667	26,557		86,912
1946	2,196	346		885	77		315	35.31	62.23		36.67		39.47	1,182,594	822,061	208,857	30,748		120,928
1947	2,332	416		1,060	81		356	37.42	63.01		39.58		42.79	1,485,760	989,716	294,961	36,253		164,830
1948	2,498	475		1,214	86		398	42.02	71.88		43.54		47.39	1,736,984	1,132,604	364,160	41,382		198,838
1949	2,736	599		1,521	93		562	44.76	74.19		46.11		50.47	2,186,543	1,380,398	475,361	48,532		282,252
1950	2,786	651	2,233	1,661	97	69	413	43.05	71.44	\$20.84	45.98	\$44.09	46.65	2,369,325	1,461,624	551,653	52,696	\$7,967	295,353
1951	2,701	592	2,041	1,523	97	124	323	44.54	75.81	21.98	48.07	46.45	47.09	2,291,277	1,433,990	552,890	54,535	54,608	195,254
1952	2,635	569	1,991	1,495	98	161	280	45.82	82.08	23.47	53.50	48.40	49.80	2,323,517	1,468,060	542,214	59,689	81,790	171,764
1952																			
Jan.	2,694	594	2,047	1,528	97	128	339	44.57	76.01	22.04	49.46	46.19	47.54	192,075	120,077	45,119	4,808	5,935	16,136
Feb.	2,685	594	2,051	1,531	97	132	336	44.77	76.23	22.08	49.53	46.27	47.28	192,322	120,209	45,275	4,840	6,098	15,900
Mar.	2,680	597	2,062	1,540	97	135	335	44.87	76.20	22.06	49.73	46.11	47.34	192,619	120,240	45,469	4,836	6,223	15,851
Apr.	2,672	598	2,069	1,546	97	138	320	44.95	76.39	22.10	49.83	46.11	47.28	192,159	120,106	45,713	4,851	6,364	15,125
May	2,666	598	2,070	1,547	98	142	302	45.15	76.07	21.99	49.97	46.29	46.75	191,437	120,390	45,506	4,876	6,565	14,100
June	2,660	590	2,042	1,527	98	145	294	45.19	75.88	21.93	49.99	46.06	45.86	190,034	120,200	44,769	4,894	6,695	13,496
July	2,650	578	2,006	1,501	98	148	307	45.49	76.41	22.02	50.62	46.19	45.33	191,367	120,543	44,176	4,944	6,843	14,861
Aug.	2,646	572	1,991	1,490	98	151	295	45.61	76.25	21.91	50.66	46.04	45.52	189,514	120,425	43,620	4,959	6,974	13,536
Sept.	2,642	569	1,984	1,487	98	154	274	45.89	76.46	21.93	50.73	45.97	46.93	189,680	121,251	43,522	4,976	7,075	12,857
Oct.	2,637	567	1,978	1,482	98	157	270	45.44	81.38	23.32	52.99	48.03	48.39	199,688	127,754	46,116	5,206	7,524	13,058
Nov.	2,636	566	1,976	1,482	98	159	267	45.65	81.71	23.39	53.27	48.29	48.22	200,240	128,232	46,210	5,241	7,681	12,576
Dec.	2,635	569	1,991	1,495	98	161	280	45.82	82.08	23.47	53.50	48.40	49.80	202,383	128,633	46,720	5,267	7,814	13,940

<sup>1</sup> Data through 1942 cover only continental United States, thereafter include Alaska and Hawaii. Programs for the special types of public assistance in Puerto Rico and the Virgin Islands initiated in October 1950 under the Social Security Act Amendments of 1950. See also footnotes 3 and 4.  
<sup>2</sup> Data shown are for December of each year.

<sup>3</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance. Beginning October 1950, Federal funds available for payments to these adults under matching provisions specified in the Social Security Act Amendments of 1950.  
<sup>4</sup> Program initiated in October 1950 under the Social Security Act Amendments of 1950.

**Table 42.—Public assistance: Assistance payments by State, month, and program, 1952**

[Figures in italics for the special types of public assistance represent programs administered without Federal participation. Exclusive of vendor payments for medical care and cases receiving only such payments. Data corrected to Feb. 1, 1953]

State	Total	January	February	March	April	May	June	July	August	September	October	November	December
Old-age assistance													
Total <sup>1</sup>	\$1,468,060,114	\$120,076,903	\$120,209,179	\$120,240,341	\$120,106,042	\$120,390,263	\$120,200,238	\$120,542,626	\$120,424,755	\$121,251,437	\$127,753,941	\$128,231,874	\$128,632,515
Ala.	19,809,632	1,630,226	1,615,024	1,603,474	1,587,679	1,576,888	1,560,908	1,555,376	1,549,363	1,546,455	1,854,919	1,862,627	1,866,713
Alaska	1,122,913	93,731	93,206	94,657	94,365	94,426	93,628	93,718	93,808	93,472	92,241	92,607	93,054
Ariz.	8,504,897	691,648	686,397	687,327	688,668	690,914	693,945	697,860	697,679	698,445	754,579	766,765	760,370
Ark.	17,800,978	1,266,089	1,269,178	1,292,610	1,325,491	1,355,324	1,381,285	1,410,486	1,436,705	1,440,545	1,878,053	1,873,288	1,871,926
Calif.	219,967,791	18,229,328	18,172,892	18,169,708	18,124,805	18,096,393	18,089,615	18,089,817	18,037,418	17,981,539	19,001,994	19,008,324	18,998,958
Colo. <sup>2</sup>	46,378,458	3,698,967	3,689,884	3,682,789	3,667,005	3,655,225	3,645,500	3,641,375	3,642,357	4,160,883	4,118,114	4,386,917	4,380,442
Conn.	12,994,867	1,155,631	1,129,158	1,116,611	1,102,665	1,102,791	1,081,132	1,067,409	1,055,229	1,046,155	1,055,088	1,048,546	1,034,432
Del.	709,162	82,558	82,370	84,918	87,230	80,514	80,824	82,118	82,492	63,254	63,677	64,313	64,894
D. C.	1,646,607	133,961	134,308	135,038	134,484	144,062	144,088	133,375	132,582	131,486	139,671	139,629	143,923
Fla.	31,804,329	2,601,570	2,594,990	2,593,915	2,590,861	2,592,204	2,596,698	2,600,856	2,615,861	2,632,565	2,707,040	2,830,464	2,847,302
Ga.	37,042,680	2,966,950	2,966,427	2,965,026	2,960,243	2,973,150	2,977,457	2,973,614	2,978,491	2,982,291	3,423,477	3,430,471	3,436,083
Hawaii	882,031	75,800	74,294	74,797	74,185	73,751	73,356	73,413	73,206	72,839	72,783	71,524	72,023
Idaho	5,721,889	477,560	473,868	473,159	472,204	470,737	469,975	468,219	466,798	465,656	495,257	493,320	495,136
Ill.	55,287,957	5,021,383	4,840,191	4,633,228	4,568,460	4,570,134	4,562,251	4,563,275	4,559,813	4,563,585	4,477,536	4,466,804	4,461,297
Ind.	18,716,238	1,594,380	1,581,627	1,574,629	1,567,487	1,562,026	1,555,653	1,552,576	1,545,453	1,544,964	1,544,921	1,547,477	1,545,045
Iowa	30,274,908	2,479,736	2,476,713	2,476,235	2,471,098	2,462,094	2,470,226	2,471,637	2,472,282	2,472,465	2,674,601	2,673,960	2,673,861
Kans.	23,914,845	1,972,778	1,973,075	1,969,154	1,964,223	1,961,709	1,952,412	1,936,205	1,939,456	1,942,777	2,097,647	2,099,931	2,105,478
Ky.	22,194,421	1,929,570	1,908,059	1,885,164	1,864,041	1,843,110	1,823,141	1,807,858	1,799,587	1,685,398	1,957,935	1,961,907	1,968,651
La.	71,890,270	5,544,944	5,560,995	5,625,733	5,604,084	5,636,147	5,630,744	5,637,733	5,630,260	5,637,498	6,210,519	6,181,894	6,189,729
Maine	7,235,250	624,444	619,159	615,682	612,805	611,994	608,323	609,106	608,396	606,760	572,833	572,903	572,845
Md.	5,602,333	462,476	462,597	464,165	465,436	466,404	467,902	469,989	471,204	469,756	463,529	469,051	460,824
Mass.	81,261,007	6,692,725	6,936,871	6,899,630	6,965,089	6,853,953	6,839,300	6,736,177	6,756,051	6,730,564	6,558,479	6,597,427	6,594,741
Mich.	53,926,725	4,512,776	4,522,090	4,483,836	4,466,062	4,446,115	4,427,629	4,422,895	4,512,458	4,506,124	4,511,203	4,517,756	4,507,781

See footnotes at end of table.

Table 42.—Public assistance: Assistance payments by State, month, and program, 1952—Continued

[Figures in italics for the special types of public assistance represent programs administered without Federal participation. Exclusive of vendor payments for medical care and cases receiving only such payments. Data corrected to Feb. 1, 1953]

State	Total	January	February	March	April	May	June	July	August	September	October	November	December
Old-age assistance—Continued													
Minn.	29,753,500	2,506,555	2,492,696	2,499,706	2,494,045	2,488,315	2,487,783	2,483,801	2,473,726	2,491,631	2,448,002	2,462,998	2,424,242
Miss.	15,380,249	1,076,516	1,205,198	1,208,458	1,210,671	1,210,646	1,212,101	1,291,679	1,304,684	1,303,124	1,387,607	1,413,090	1,556,475
Mo.	72,715,852	5,739,538	5,739,724	5,733,908	5,733,215	5,998,581	5,995,364	5,989,470	5,977,314	5,978,469	6,626,789	6,626,869	6,676,611
Mont.	7,123,951	582,852	580,720	578,105	576,363	572,741	567,998	594,779	591,743	587,661	631,135	629,152	630,702
Nebr.	10,785,094	1,025,847	1,014,988	952,211	903,174	891,830	882,281	873,632	861,863	849,760	849,391	841,888	838,228
Nev.	1,784,489	150,312	149,030	148,353	147,454	147,880	147,579	146,942	146,366	146,486	151,163	151,514	151,410
N. H.	3,691,405	309,895	305,358	303,301	302,528	303,384	305,105	303,446	305,350	306,089	313,839	315,038	318,072
N. J.	14,583,542	1,186,287	1,197,793	1,190,401	1,190,862	1,190,917	1,185,421	1,224,733	1,212,451	1,233,688	1,251,372	1,254,242	1,265,375
N. Mex.	5,418,693	420,656	421,406	451,976	451,832	454,310	455,622	450,376	446,327	442,531	474,575	474,336	474,746
N. Y.	76,257,012	6,519,567	6,455,282	6,426,264	6,416,342	6,383,569	6,280,902	6,309,352	6,264,790	6,265,838	6,335,367	6,300,808	6,295,941
N. C.	15,608,849	1,228,788	1,229,740	1,237,460	1,246,680	1,255,142	1,265,480	1,273,658	1,275,821	1,287,232	1,379,318	1,443,490	1,495,004
N. Dak.	5,479,794	453,167	462,550	463,731	452,419	449,016	452,416	449,648	449,700	457,628	459,099	461,237	469,181
Ohio	68,903,329	5,782,975	5,751,064	5,722,631	5,694,012	5,664,843	5,649,312	5,634,119	5,610,981	5,940,965	5,837,670	5,819,851	5,794,908
Okl.	63,418,745	4,704,115	4,686,984	4,682,745	4,674,075	4,978,728	4,976,262	5,432,462	5,451,480	5,481,633	6,008,164	6,019,338	6,322,739
Oreg.	15,753,788	1,299,682	1,302,469	1,304,805	1,302,921	1,297,823	1,294,500	1,294,648	1,288,198	1,290,977	1,360,281	1,354,104	1,363,380
Pa.	34,463,163	2,931,560	2,929,238	2,895,302	2,876,382	2,838,585	2,820,708	2,803,808	2,793,870	2,765,734	2,956,019	2,941,937	2,910,028
P. R.	3,246,129	190,669	203,970	227,887	244,015	261,595	277,145	288,842	294,272	299,248	316,470	319,984	322,082
R. I.	5,298,189	453,687	453,419	454,092	452,921	452,919	455,033	426,588	426,615	429,056	429,108	429,782	434,960
S. C.	14,419,205	1,164,882	1,162,551	1,160,307	1,159,131	1,158,847	1,160,490	1,158,281	1,154,861	1,155,222	1,327,944	1,328,846	1,327,921
S. Dak.	5,986,650	492,414	496,246	498,794	499,406	497,882	496,448	494,354	494,560	494,524	505,026	507,190	509,706
Tenn.	23,916,461	1,872,356	1,866,771	1,859,747	1,853,303	1,956,125	1,949,300	1,942,398	1,942,926	1,951,679	2,000,972	2,007,574	2,213,310
Tex.	91,139,897	7,215,241	7,323,262	7,337,855	7,323,583	7,319,331	7,370,898	7,360,012	7,360,647	7,364,991	8,377,472	8,391,754	8,393,851
Utah	6,496,461	522,455	542,512	542,763	539,579	539,601	538,572	542,634	540,699	540,846	548,809	548,896	549,005
Vt.	3,348,023	275,191	276,368	277,999	278,482	280,385	279,836	280,033	280,005	281,035	278,656	279,339	280,694
V. I.	92,537	7,415	7,413	7,376	7,409	7,391	7,404	7,414	7,556	7,582	7,584	7,661	7,661
Va.	5,271,976	434,855	435,243	434,703	432,566	431,489	430,967	432,504	434,671	442,378	445,526	457,596	459,478
Wash.	50,637,300	4,215,555	4,192,674	4,171,682	4,217,908	4,171,833	4,162,997	4,149,791	4,148,796	4,099,408	4,345,536	4,400,672	4,361,348
W. Va.	9,286,814	665,391	751,852	751,013	748,507	745,785	743,879	743,501	741,669	743,022	876,632	877,783	897,780
Wis.	30,265,481	2,499,374	2,501,362	2,508,149	2,512,390	2,515,072	2,510,784	2,503,092	2,495,227	2,507,926	2,563,027	2,575,247	2,573,831
Wyo.	2,843,328	238,825	237,917	237,129	236,197	235,533	232,640	231,542	230,648	229,598	243,992	244,755	244,552
Aid to dependent children													
Total, 53 States	\$542,214,174	\$45,118,621	\$45,274,623	\$45,468,914	\$45,713,294	\$45,505,911	\$44,768,604	\$44,175,800	\$43,620,484	\$43,522,039	\$46,116,285	\$46,209,537	\$46,720,062
Total, 52 States <sup>1</sup>	542,199,681	45,117,523	45,273,109	45,467,475	45,712,221	45,504,708	44,767,451	44,174,647	43,619,330	43,520,800	46,115,038	46,208,358	46,718,961
Ala.	7,847,585	635,096	639,670	643,210	645,486	645,233	638,762	633,050	636,300	642,422	690,145	696,311	701,900
Alaska	682,865	51,606	52,712	53,697	55,705	57,398	56,962	56,630	56,942	58,281	59,240	60,766	62,928
Ariz.	3,264,628	258,946	254,749	257,051	259,687	267,847	270,841	265,090	263,798	263,789	304,704	296,833	301,268
Ark.	6,970,757	500,158	513,158	526,754	540,374	550,235	554,147	559,912	552,434	552,434	710,565	700,733	705,122
Calif.	75,238,915	6,889,888	6,359,036	6,409,512	6,590,354	6,537,358	6,406,510	6,298,719	6,145,828	6,042,228	6,057,392	5,984,015	6,038,075
Colo.	5,284,876	512,560	510,791	509,926	507,043	506,386	494,117	479,158	476,482	483,041	478,483	493,004	503,885
Conn.	5,935,429	543,555	525,741	514,603	499,570	496,747	486,867	481,440	470,633	467,096	488,805	482,062	478,310
Del.	730,985	56,588	57,046	58,268	59,658	60,440	61,593	61,562	63,179	63,262	63,311	63,103	62,961
D. C.	2,409,124	200,574	200,205	197,239	197,176	209,196	211,330	192,020	194,442	192,866	202,056	202,000	210,020
Fla.	10,356,220	844,769	811,215	796,313	800,088	834,594	838,652	839,757	850,674	859,818	939,938	961,554	978,848
Ga.	11,524,732	1,045,580	1,065,535	1,083,343	1,094,633	1,093,715	940,394	801,001	771,635	756,921	948,414	954,477	969,084
Hawaii	3,217,981	271,938	272,318	271,860	272,648	269,673	265,833	263,656	262,014	264,315	266,629	266,584	270,512
Idaho	2,777,830	244,415	246,807	246,141	244,374	241,669	236,117	225,669	219,737	216,295	221,272	216,386	218,948
Ill.	30,336,707	2,540,917	2,560,661	2,524,606	2,545,037	2,529,886	2,485,021	2,491,526	2,494,333	2,527,283	2,529,458	2,535,881	2,572,098
Ind.	6,885,680	575,448	570,235	572,999	571,567	570,977	563,575	555,074	552,998	556,211	589,468	602,519	604,600
Iowa	6,908,930	519,221	530,599	539,532	545,131	575,965	572,830	570,696	570,786	574,852	629,708	635,346	644,264
Kans.	4,542,178	399,105	399,802	398,456	397,774	389,683	374,963	355,455	349,815	353,854	372,578	373,090	377,603
Ky.	12,015,798	873,747	864,700	852,718	846,373	837,189	829,971	1,029,043	1,034,566	1,039,639	1,259,439	1,266,460	1,281,953
La.	16,636,005	1,304,958	1,315,382	1,396,796	1,393,959	1,443,802	1,439,359	1,427,806	1,410,603	1,397,667	1,387,678	1,355,389	1,362,606
Maine	3,897,785	325,801	326,266	327,772	330,659	327,664	322,689	317,322	313,171	312,519	331,931	328,453	333,588
Md.	5,415,936	432,100	434,708	442,519	441,938	443,388	449,413	446,137	451,998	456,228	465,289	467,302	484,916
Mass.	17,908,225	1,526,737	1,535,433	1,526,991	1,533,205	1,515,644	1,499,954	1,490,848	1,473,425	1,465,039	1,453,073	1,445,262	1,442,614
Mich.	29,293,463	2,370,436	2,406,472	2,441,796	2,475,535	2,478,258	2,478,671	2,454,487	2,438,366	2,459,740	2,445,708	2,439,682	2,404,312
Minn.	9,020,793	774,763	777,120	780,765	783,432	778,784	758,809	736,817	729,177	724,012	723,765	725,454	727,895
Miss.	3,261,686	268,359	270,847	273,205	277,179	279,103	266,377	273,905	272,956	265,850	262,857	272,441	278,607
Mo.	14,104,847	1,177,858	1,167,805	1,166,274	1,154,409	1,148,935	1,139,224	1,129,938	1,113,369	1,120,827	1,262,377	1,264,215	1,259,618
Mont.	2,529,333	205,331	204,973	207,319	209,891	206,243	200,045	201					



Table 42.—Public assistance: Assistance payments by State, month, and program, 1952—Continued

Figures in italics for the special types of public assistance represent programs administered without Federal participation. Exclusive of vendor payments for medical care and cases receiving only such payments. Data corrected to Feb. 1, 1953]

State	Total	January	February	March	April	May	June	July	August	September	October	November	December
Aid to dependent children—Continued													
Oreg.	4,107,816	351,030	357,874	364,102	366,550	359,688	357,298	280,440	276,530	317,725	353,502	356,796	366,281
Pa.	32,597,309	2,921,412	2,900,092	2,848,799	2,819,772	2,703,601	2,643,574	2,597,844	2,588,118	2,528,760	2,682,608	2,692,589	2,670,140
P. R.	2,835,868	152,998	164,734	186,618	205,797	226,737	245,508	254,322	256,956	261,380	288,511	294,283	298,024
R. I.	3,794,766	321,445	324,019	323,460	324,259	322,315	319,218	308,007	306,592	301,670	301,274	317,901	324,597
S. C.	3,558,029	310,510	310,516	314,005	314,791	314,286	315,943	314,038	256,759	257,249	281,308	281,608	287,016
S. Dak.	2,283,990	178,780	183,848	186,667	186,884	187,098	188,130	186,249	188,620	188,290	200,180	201,762	207,452
Tenn.	11,795,061	996,810	997,546	993,131	999,590	993,622	979,754	969,147	967,002	968,691	973,872	971,575	984,321
Tex.	10,308,712	796,549	801,178	806,668	817,108	831,592	819,949	801,468	806,840	795,252	985,495	1,009,040	1,037,573
Utah.	3,703,165	320,623	323,030	323,156	318,153	310,752	307,165	297,185	297,653	295,376	303,390	300,852	305,830
Vt.	688,095	53,706	54,284	55,116	55,401	55,139	54,974	54,091	52,841	53,461	62,598	67,261	69,223
V. I.	45,426	3,742	3,695	3,558	3,679	3,487	3,619	3,683	3,642	3,478	3,714	3,867	5,262
Wa.	4,937,377	399,229	406,070	407,034	409,183	407,113	397,937	394,926	402,076	404,577	423,359	437,326	443,547
Wash.	11,103,880	941,275	950,109	947,592	965,309	963,477	944,548	900,523	876,966	853,770	848,320	951,994	960,000
W. Va.	13,066,663	949,979	1,021,765	1,015,551	1,017,578	1,017,224	1,009,724	1,004,221	1,022,612	1,047,657	1,259,173	1,272,181	1,428,998
Wis.	11,298,161	937,317	958,412	977,266	970,275	961,135	932,461	905,401	890,149	910,361	944,943	950,890	950,551
Wyo.	639,155	55,402	57,462	56,459	55,902	54,933	50,075	49,357	48,654	48,263	54,574	54,254	53,820
Aid to the blind													
Total, 53 States	\$59,688,738	\$4,808,443	\$4,840,367	\$4,836,239	\$4,851,436	\$4,875,654	\$4,883,936	\$4,943,745	\$4,959,304	\$4,974,710	\$5,206,477	\$5,240,897	\$5,267,441
Total, 52 States <sup>1</sup>	59,662,551	4,806,306	4,838,205	4,834,159	4,849,398	4,873,599	4,881,948	4,941,577	4,957,121	4,972,381	5,204,153	5,238,597	5,265,107
Ala.	458,813	36,594	36,283	36,492	36,608	36,707	36,567	37,060	37,642	37,968	41,926	42,270	42,686
Alaska	16,951	750	888	968	968	1,330	1,480	1,499	1,586	1,786	1,745	1,983	1,968
Ariz.	471,495	39,928	39,225	39,166	38,792	38,700	38,438	38,245	38,265	38,519	40,698	40,715	40,784
Ark.	724,189	49,837	50,514	51,521	52,609	53,913	55,164	52,933	53,056	62,784	74,109	73,723	74,026
Calif.	11,516,301	938,285	939,556	940,405	940,202	940,452	942,546	945,179	948,044	950,736	1,008,913	1,011,307	1,010,676
Colo.	265,976	22,732	22,394	22,775	22,414	22,127	21,942	21,921	22,065	22,038	22,014	22,162	22,392
Conn.	265,035	20,846	20,465	20,647	20,944	22,040	21,720	21,795	22,505	22,700	23,772	23,892	23,709
Del.	127,690	10,034	10,213	10,242	10,208	10,379	10,356	10,466	10,509	10,531	11,373	11,660	11,719
D. C.	164,644	13,561	13,543	13,290	13,757	14,308	14,315	13,180	13,213	13,061	14,072	13,999	14,345
Fla.	1,640,810	132,774	131,363	130,543	129,770	134,057	134,656	135,591	136,331	137,124	143,148	147,251	148,204
Ga.	1,338,515	104,590	104,797	105,581	106,554	106,929	107,782	108,715	108,941	109,344	124,188	125,263	125,831
Hawaii	53,364	4,788	4,593	4,467	4,365	4,272	4,186	4,210	4,226	4,448	4,737	4,548	4,524
Idaho	130,637	11,344	10,903	10,787	10,768	10,908	10,882	10,855	10,778	10,750	11,227	10,771	10,664
Ill.	2,347,286	208,388	203,774	195,734	194,944	194,433	194,016	193,548	192,962	192,767	192,505	191,968	192,247
Ind.	810,975	67,540	67,224	66,959	67,104	66,943	67,167	67,409	67,355	68,325	68,325	68,832	68,863
Iowa	968,074	76,596	76,700	76,990	76,872	78,941	78,941	80,018	80,266	80,220	87,292	87,106	88,132
Kans.	414,155	34,750	34,594	33,902	33,948	33,711	33,109	33,445	33,132	33,048	36,883	36,558	37,075
Ky.	976,836	79,077	79,506	79,370	79,160	79,206	79,154	76,023	76,650	77,390	90,947	90,225	91,028
La.	1,064,549	84,527	85,278	85,500	87,468	88,616	88,901	89,753	89,838	90,412	91,240	91,770	91,746
Maine	321,682	27,639	27,323	27,208	27,224	27,125	26,988	26,954	26,734	26,627	25,746	25,901	26,213
Md.	267,056	22,254	21,587	21,570	21,752	21,712	21,852	21,992	22,098	22,238	22,490	23,713	23,828
Mass.	1,604,968	121,351	124,851	128,568	132,247	132,848	133,485	137,317	136,978	138,147	139,816	139,214	140,176
Mich.	1,239,095	99,510	100,589	100,692	99,902	100,627	99,877	103,983	104,428	103,879	107,587	108,789	109,232
Minn.	850,647	73,914	72,933	71,765	70,799	71,496	70,483	71,194	71,361	71,958	68,052	68,454	68,238
Miss.	920,197	72,015	72,257	72,458	72,672	72,917	73,695	75,455	76,696	77,281	77,654	80,217	80,880
Mo.	1,958,700	146,000	148,850	154,150	157,250	162,200	164,500	166,550	168,550	170,750	172,300	173,500	174,000
Mont.	374,453	30,214	30,019	29,600	29,486	29,657	29,475	31,050	31,313	31,601	34,127	33,660	34,251
Nebr.	563,068	47,870	47,848	48,279	46,984	46,159	43,946	48,134	48,252	46,378	46,162	46,991	46,165
Nev.	86,187	8,157	8,162	8,080	8,098	8,058	8,058	8,187	8,168	8,275	8,389	8,394	8,394
N. H.	177,429	15,149	14,937	14,728	14,607	14,782	15,017	14,758	14,482	14,521	14,750	14,752	14,946
N. J.	606,795	47,217	47,508	48,608	49,332	50,610	50,348	51,476	51,186	51,587	51,432	54,208	53,283
N. Mex.	212,496	18,256	17,992	18,376	18,382	18,369	17,947	17,404	16,786	16,560	17,506	17,388	17,530
N. Y.	3,217,955	262,245	263,436	264,839	264,500	263,812	263,008	265,779	268,193	272,550	275,966	278,940	276,679
N. C.	1,879,406	152,416	152,275	152,703	152,139	152,677	153,358	154,245	153,192	154,025	161,757	167,829	172,790
N. Dak.	75,249	6,056	5,962	6,059	5,981	6,067	6,462	6,677	6,034	6,341	6,302	6,771	6,537
Ohio	2,220,997	184,494	183,420	184,009	184,644	184,374	183,866	182,649	182,287	183,630	188,419	189,998	189,207
Okl.	1,791,148	132,611	132,500	131,844	131,360	130,834	130,058	136,171	138,474	139,499	173,407	172,339	182,051
Oreg.	307,899	25,769	25,552	25,766	25,707	25,490	25,810	25,661	25,196	24,990	26,247	25,724	25,967
Pa.	9,279,810	747,366	772,215	764,002	765,943	770,531	775,324	776,004	779,436	777,303	782,756	783,799	785,131
P. R.	69,069	3,992	4,160	4,535	4,831	5,205	5,430	5,780	6,202	6,558	7,275	7,473	7,628
R. I.	130,695	10,829	10,853	11,134	11,411	11,022	11,126	10,312	10,418	10,530	10,545	11,169	11,346
S. C.	585,673	44,501	44,904	44,938	45,302	45,194	45,129	45,130	45,527	46,020	50,714	50,619	50,695
S. Dak.	99,139	8,084	8,138	8,190	8,123	8,246	8,083	8,090	8,112	8,374	8,375	8,644	8,680
Tenn.	1,345,463	104,612	105,077	105,242	109,293	109,952	110,807	111,491	112,769	113,938	119,912	120,803	121,667
Tex.	2,819,088	222,417	225,668	225,312	225,238	225,846	227,916	228,734	229,532	228,821	260,996	259,873	259,600
Utah	159,526	12,941	13,258	13,439	13,542	13,678	13,856	13,249	13,242	13,105	13,300	13,193	13,225
Vt.	92,378	7,741	7,725	7,805	7,817	7,756	7,600	7,762	7,656	7,649	7,674	7,590	7,603
V. I.	5,948	474	460	479	479	479	479	479	479	482	495	495	495
Wa.	547,142	46,003	45,918	45,488	45,308	45,110	45,250	45,755	45,635	45,418	45,567	45,780	45,910
Wash.	784,122	65,937	63,249	63,438	64,506	64,770	64,217	64,079	64,463	64,565	68,593	70,617	67,682
W. Va.	463,014	33,133	36,525	36,672	36,888	37,523	37,639	37,709	37,523	37,544	43,470	43,356	45,632
Wis.	873,685	73,239	73,177	72,068	73,074	73,269	73,000	72,418	71,626	71,599	73,121	73,138	73,336
Wyo.	62,264	5,116	5,256	5,256	5,212	5,286	5,097	5,209	5,067	4,828	5,326	5,249	5,362

See footnotes at end of table.



Table 42.—Public assistance: Assistance payments by State, month, and program, 1952—Continued

Figures in italics for the special types of public assistance represent programs administered without Federal participation. Exclusive of vendor payments for medical care and cases receiving only such payments. Data corrected to Feb. 1, 1953]

State	Total	January	February	March	April	May	June	July	August	September	October	November	December
Aid to the permanently and totally disabled													
Total *	\$31,789,605	\$5,934,820	\$6,097,636	\$6,222,905	\$6,363,889	\$6,565,033	\$6,694,905	\$6,842,643	\$6,973,831	\$7,074,936	\$7,523,719	\$7,681,072	\$7,814,231
Ala.	2,467,786	189,200	190,036	190,854	192,083	193,200	194,416	196,418	199,556	202,490	237,426	240,254	241,832
Ark.	76,591				2,376	4,537	6,001	6,911	8,164	8,437	12,348	13,255	14,502
Calif.	2,332,807	181,707	185,748	188,815	189,421	191,026	192,037	192,775	197,414	199,821	201,451	204,912	207,600
Del.	77,563	5,679	5,624	5,873	6,065	6,408	6,894	6,855	6,846	6,934	6,867	6,742	6,976
D. C.	886,868	67,685	68,594	68,570	68,364	73,989	75,607	70,490	72,658	73,578	80,600	81,029	85,704
Ga.	184,311							150	6,686	17,905	34,009	52,830	72,731
Hawaii	639,495	52,383	53,166	53,031	52,598	53,177	52,413	52,822	52,942	52,440	53,944	54,825	55,704
Idaho	518,415	40,799	41,242	41,926	42,356	42,209	42,404	42,500	42,821	43,515	46,179	46,278	46,106
Ill.	1,544,333	110,278	109,569	108,543	114,239	118,792	125,405	129,565	134,570	140,019	145,035	150,526	157,702
Kans.	1,726,100	133,022	133,981	136,330	137,408	140,381	139,968	139,765	141,462	145,098	156,108	159,093	163,404
La.	7,151,230	563,091	569,519	590,048	589,822	601,552	604,683	604,221	604,064	604,392	612,898	605,300	601,640
Md.	1,590,313	199,055	122,612	124,529	125,708	126,233	127,287	131,054	133,346	136,218	141,054	150,244	152,972
Mass.	3,986,750	119,113	231,373	240,604	269,508	314,086	327,143	352,310	379,660	382,972	427,801	420,408	421,772
Mich.	836,289	62,971	66,318	58,272	56,954	59,900	62,819	71,368	74,082	75,467	80,372	82,478	85,106
Miss.	222,893	14,620	15,465	16,174	16,035	16,666	17,739	18,466	19,490	20,670	21,509	22,135	23,026
Mo.	6,628,992	487,701	497,151	509,319	518,406	530,825	539,661	546,346	548,981	557,502	620,808	632,061	640,231
Mont.	786,236	58,684	59,839	61,252	61,494	62,418	62,280	65,002	66,825	67,312	73,964	73,273	73,800
N. H.	16,539				197	811	922	1,278	1,654	2,189	2,736	3,138	3,614
N. J.	1,202,948	61,376	73,896	79,623	86,575	91,978	100,309	98,978	107,735	116,101	123,467	130,629	132,261
N. Mex.	997,166	78,070	73,992	83,402	86,134	89,123	91,278	85,177	83,709	82,416	82,168	79,134	77,662
N. Y.	22,432,220	1,757,653	1,784,140	1,810,754	1,827,716	1,830,096	1,845,273	1,892,187	1,893,609	1,901,369	1,950,393	1,966,231	1,972,790
N. C.	1,858,495	116,406	118,645	124,169	129,510	137,839	144,924	152,706	159,331	164,651	188,377	205,245	216,691
N. Dak.	474,930	35,121	37,592	37,738	36,676	37,318	38,356	39,370	38,688	41,533	41,441	43,796	47,801
Ohio	2,860,117	198,892	204,828	210,786	219,007	224,054	230,444	235,527	243,043	247,595	273,774	282,770	289,997
Okl.	1,730,629	53,605	59,760	66,606	71,921	130,761	139,064	159,615	171,777	185,007	216,054	226,312	250,147
Oreg.	1,598,156	113,990	117,516	122,088	126,976	128,272	133,090	134,479	138,069	138,264	147,126	150,246	148,900
Pa.	5,293,663	413,106	422,177	425,212	433,379	435,812	439,284	439,088	440,488	433,721	468,495	470,073	472,828
P. R.	703,127	29,763	32,844	36,438	41,748	48,162	56,471	63,579	69,230	73,407	81,844	84,111	85,530
R. I.	209,202	12,123	12,810	13,655	15,392	16,819	18,066	17,070	18,587	19,511	20,357	21,787	23,655
S. C.	1,778,314	120,455	124,741	130,478	136,100	142,479	147,822	152,084	156,025	160,700	165,250	168,584	173,596
S. Dak.	117,488	5,814	6,471	7,294	8,049	9,174	9,594	9,926	10,604	11,302	12,404	13,156	13,700
Utah	1,084,248	87,661	89,064	89,153	89,311	88,535	89,025	89,570	90,224	89,734	94,197	93,980	93,794
Vt.	106,281	7,977	7,892	8,034	8,261	8,750	8,768	8,891	9,175	9,101	9,513	9,924	9,960
V. I.	3,145	266	279	274	243	253	233	244	232	232	271	263	261
Va.	1,293,947	93,809	98,107	98,995	101,702	103,951	106,942	109,015	110,902	114,788	115,640	118,139	121,667
Wash.	4,063,710	329,340	327,861	326,977	335,740	327,552	331,081	332,549	336,502	335,820	337,805	372,079	370,404
W. Va.	1,277,469	52,304	66,527	74,124	82,040	91,892	100,818	106,454	115,998	123,738	147,106	152,101	157,807
Wis.	744,243	55,632	57,654	57,845	59,372	60,758	61,598	62,423	63,903	64,332	65,800	67,040	67,980
Wyo.	306,596	25,569	25,605	25,120	25,003	25,155	24,986	25,415	24,809	24,655	27,128	26,691	26,400
General assistance													
Total *	\$171,764,000	\$16,136,000	\$15,900,000	\$15,851,000	\$15,125,000	\$14,100,000	\$13,486,000	\$14,861,000	\$13,536,000	\$12,857,000	\$13,088,000	\$12,876,000	\$13,949,000
Ala.	43,483	2,844	3,126	3,690	3,742	3,666	3,615	3,950	4,096	3,988	3,760	3,498	3,839
Alaska	53,843	3,410	4,082	3,607	3,366	4,154	5,474	5,040	2,827	4,216	4,816	4,826	8,025
Ariz.	664,334	45,142	42,546	50,623	51,268	56,239	58,861	56,345	60,607	61,250	61,236	58,968	61,260
Ark.	360,434	33,076	32,547	32,145	30,344	28,982	28,767	28,908	28,756	29,122	29,112	29,293	29,412
Calif.	16,033,647	1,492,581	1,471,166	1,496,656	1,437,631	1,363,023	1,288,710	1,273,996	1,246,280	1,227,573	1,220,783	1,200,174	1,315,074
Colo.	989,451	89,427	95,148	94,974	90,015	80,169	73,532	78,048	74,026	72,316	68,622	73,755	99,419
Conn.	2,573,370	221,480	214,790	226,294	210,130	215,873	199,012	205,836	218,285	211,576	214,408	223,496	212,226
Del.	381,538	38,142	37,180	36,461	34,510	29,586	28,870	27,308	27,442	29,172	28,713	30,550	33,804
D. C.	480,473	35,945	36,334	37,920	40,491	43,742	43,377	38,738	39,508	39,119	40,953	41,032	43,314
Fla.	947,800	74,500	74,000	75,000	78,200	77,600	78,300	82,000	81,000	81,300	81,100	82,800	82,000
Ga.	688,428	62,555	63,395	61,657	59,612	59,398	57,934	57,946	58,091	55,724	52,784	48,592	50,740
Hawaii	1,118,219	100,134	100,562	100,064	95,683	93,242	88,585	89,606	88,194	88,990	88,674	91,490	92,805
Idaho	67,178	6,251	6,343	6,157	5,991	5,443	5,370	5,208	5,208	5,015	5,354	5,322	5,514
Ill.	18,501,833	1,673,404	1,651,262	1,646,493	1,601,702	1,483,934	1,466,197	1,519,465	1,482,158	1,467,213	1,501,775	1,451,621	1,586,809
Ind.	3,949,499	356,305	314,055	310,075	290,012	261,300	315,177	623,152	340,843	273,039	280,841	279,137	305,601
Iowa	1,371,416	144,037	139,630	133,634	117,159	101,067	96,921	99,566	98,817	104,433	106,926	105,138	124,096
Kans.	1,111,860	105,375	107,861	104,382	98,261	91,977	85,067	86,314	87,244	85,774	84,502	83,631	91,872
Ky.	892,924	69,400	73,620	80,275	76,920	81,053	74,798	72,069	75,081	72,656	71,118	75,296	70,630
La.	3,109,885	233,439	235,285	252,487	246,316	265,788	272,707	273,683	266,539	265,908	271,187	262,127	264,419
Maine	1,675,393	167,390	158,690	173,980	168,389	144,886	124,493	112,813	109,438	124,071	120,268	124,710	146,265
Md.	1,694,521	142,486	141,170	140,633	142,119	143,066	144,535	145,155	143,000	142,117	138,097	134,475	137,668
Mass.	9,214,712	947,592	882,255	902,808	827,209	802,368	701,462	728,821	676,645	646,797	678,846	657,142	762,767
Mich.	11,476,218	1,150,247	1,153,310	1,146,056	1,100,259	977,690	856,768	890,678	873,115	805,112	900,382	768,785	853,814
Minn.	3,672,851	360,460	355,607	356,354	339,691	277,533	249,084	362,461	293,026	247,178	269,718	255,673	306,066
Miss.	135,544	11,259											

**Table 42.—Public assistance: Assistance payments by State, month, and program, 1952—Continued**

Figures in italics for the special types of public assistance represent programs administered without Federal participation. Exclusive of vendor payments for medical care and cases receiving only such payments. Data corrected to Feb. 1, 1953]

State	Total	January	February	March	April	May	June	July	August	September	October	November	December
General assistance—Continued													
N. Dak.	218,310	28,976	28,120	27,072	20,493	13,010	10,840	12,254	11,374	12,636	14,102	15,590	23,843
Ohio <sup>1</sup>	10,401,865	844,796	842,546	837,810	815,286	769,165	790,608	1,134,498	931,656	839,688	823,120	836,808	916,884
Okl.	1,037,905	87,303	86,093	90,628	89,571	76,402	98,326	63,623	83,951	86,119	84,231	83,006	88,650
Oreg.	3,364,176	358,042	351,291	337,421	294,679	265,597	248,621	229,829	225,657	227,436	241,330	266,875	317,396
Pa.	12,438,146	1,067,616	1,061,105	1,042,513	1,012,941	950,780	936,495	1,509,893	1,034,445	907,507	960,349	950,989	974,543
P. R.	194,712	19,570	18,444	17,149	15,515	13,607	12,105	16,781	17,715	15,192	17,903	15,381	15,260
R. I.	3,037,474	282,726	272,393	290,477	276,367	237,234	239,158	239,660	231,087	221,578	238,342	233,423	235,020
S. C.	467,861	35,583	39,302	37,176	37,344	35,108	35,419	34,159	35,043	35,435	45,019	45,258	49,015
S. Dak.	282,302	24,329	32,243	30,929	26,784	25,687	16,690	15,975	15,670	14,594	17,137	15,182	17,082
Tenn.	884,025	32,607	37,198	35,028	32,666	30,680	30,470	29,781	29,649	29,345	30,353	31,968	34,260
Tex. <sup>11</sup>	1,642,000	127,000	127,000	127,000	140,000	140,000	140,000	135,000	140,000	140,000	142,000	142,000	142,000
Utah	849,169	79,166	81,183	82,317	77,727	69,556	65,496	65,688	61,454	62,816	61,773	64,121	77,872
Vt. <sup>11</sup>	473,000	44,000	44,000	44,000	49,000	43,000	43,000	32,000	32,000	32,000	33,000	35,000	42,000
V. I.	28,910	2,386	2,368	2,317	2,359	2,505	2,461	2,419	2,369	2,351	2,367	2,377	2,631
Va.	713,426	59,308	66,083	64,449	65,330	63,709	63,695	64,658	55,700	57,354	54,656	55,739	52,745
Wash.	5,100,938	584,317	540,465	471,468	413,164	376,316	353,812	352,285	344,189	333,606	349,724	428,088	551,504
W. Va.	1,134,032	90,057	100,487	99,612	94,335	90,330	85,748	84,789	81,883	97,354	98,431	100,273	110,733
Wis.	3,537,658	324,873	334,351	334,902	322,883	281,479	262,659	271,629	274,179	269,475	276,783	272,606	311,539
Wyo.	85,830	10,926	10,236	10,110	7,373	6,221	5,849	4,972	4,563	5,292	5,531	5,500	9,287

<sup>1</sup> All 53 States have plans approved by the Social Security Administration.

<sup>2</sup> Includes payments to recipients under age 65 for whom payments are made without Federal participation.

<sup>3</sup> States with plans approved by the Social Security Administration.

<sup>4</sup> Excludes cost of medical care, for which payments are made quarterly.

<sup>5</sup> Includes substantial supplementary payments from general assistance funds.

<sup>6</sup> States with plans approved by the Social Security Administration. Data include payments made without Federal participation in California, Missouri, Pennsylvania, and Washington.

<sup>7</sup> See footnote 6.

<sup>8</sup> States with plans approved by the Social Security Administration.

<sup>9</sup> Partly estimated; does not represent sum of State figures because total excludes, for Indiana and New Jersey, payments for medical care, hospitalization, and burial only.

<sup>10</sup> State program only; excludes program administered by local officials.

<sup>11</sup> Estimated.

<sup>12</sup> Represents approximately 60 percent of total expenditures; excludes assistance in kind only and, for a few counties, cash payments.

<sup>13</sup> Includes payments for medical care, hospitalization, and burial.

<sup>14</sup> Includes payments to cases receiving supplementation of other assistance programs.

**Table 43.—Public assistance: Number of recipients by State, month, and program, 1952**

Figures in italics for the special types of public assistance represent programs administered without Federal participation. Exclusive of vendor payments for medical care and cases receiving only such payments. Data corrected to Feb. 1, 1953]

State	January	February	March	April	May	June	July	August	September	October	November	December
Old-age assistance												
Total <sup>1</sup>	2,693,960	2,685,070	2,679,899	2,671,695	2,666,474	2,659,667	2,650,156	2,646,077	2,642,396	2,637,280	2,635,591	2,634,662
Alabama	76,867	75,921	75,182	74,161	73,313	72,445	71,725	71,226	70,791	70,150	70,150	70,028
Alaska	1,655	1,646	1,666	1,661	1,659	1,649	1,644	1,637	1,630	1,630	1,639	1,646
Arizona	14,034	13,941	13,953	13,939	13,951	13,990	14,042	14,019	13,974	13,852	14,005	14,041
Arkansas	59,257	58,931	58,660	58,469	58,256	57,946	57,758	57,586	56,983	57,423	57,450	57,571
California	274,149	273,687	273,550	273,211	273,092	273,245	272,904	272,848	272,542	272,762	273,161	272,989
Colorado <sup>2</sup>	52,243	52,154	52,078	51,905	51,796	51,667	51,645	51,681	51,730	51,834	52,005	52,117
Connecticut	18,707	18,330	18,071	17,765	17,537	17,279	17,064	16,890	16,640	16,300	16,025	15,844
Delaware	1,639	1,620	1,651	1,697	1,721	1,738	1,744	1,747	1,756	1,753	1,753	1,745
District of Columbia	2,783	2,774	2,787	2,764	2,747	2,742	2,748	2,734	2,715	2,719	2,707	2,722
Florida	68,222	67,869	67,672	67,461	67,281	67,173	67,026	67,008	66,938	66,809	66,828	66,926
Georgia	95,402	95,296	95,144	95,191	95,211	95,271	95,123	95,204	95,242	95,148	95,353	95,446
Hawaii	2,258	2,246	2,239	2,220	2,207	2,185	2,185	2,178	2,163	2,144	2,121	2,128
Idaho	9,463	9,394	9,358	9,313	9,288	9,247	9,206	9,184	9,161	9,165	9,137	9,174
Illinois	113,456	113,016	111,974	110,750	110,473	109,847	109,437	109,139	108,797	107,860	107,548	107,090
Indiana	44,703	44,231	43,914	43,535	43,217	42,925	42,711	42,451	42,285	41,972	41,775	41,590
Iowa	48,593	48,420	48,301	48,121	47,944	47,805	47,695	47,591	47,472	47,463	47,277	47,199
Kansas	37,563	37,532	37,380	37,229	37,157	37,012	36,797	36,780	36,752	36,736	36,726	36,742
Kentucky	65,152	64,412	63,713	63,060	62,361	61,709	61,186	60,707	60,255	59,848	59,464	59,197
Louisiana	119,002	119,134	120,220	120,470	120,642	120,604	120,685	120,609	120,654	120,902	120,414	120,477
Maine	14,533	14,396	14,304	14,226	14,189	14,086	14,087	14,065	14,000	13,772	13,690	13,652
Maryland	11,386	11,368	11,363	11,325	11,294	11,276	11,200	11,157	11,111	11,111	11,042	11,044
Massachusetts	101,767	100,418	99,362	98,005	98,804	98,076	97,927	97,829	97,892	97,762	97,396	97,333

See footnotes at end of table.

Table 43.—Public assistance: Number of recipients by State, month, and program, 1952—Continued

[Figures in italics for the special types of public assistance represent programs administered without Federal participation. Exclusive of vendor payments for medical care and cases receiving only such payments. Data corrected to Feb. 1, 1953]

State	January	February	March	April	May	June	July	August	September	October	November	December
Old-age assistance—Continued												
Michigan	93,656	93,375	92,614	91,920	91,604	91,164	90,813	90,485	90,174	89,368	89,069	88,638
Minnesota	54,910	54,814	54,817	54,685	54,508	54,430	54,257	54,091	54,049	53,756	53,624	53,640
Mississippi	57,492	57,428	57,520	57,603	57,592	57,586	58,085	58,471	58,006	57,850	58,678	59,311
Missouri	132,307	132,194	131,891	131,653	131,511	131,377	131,203	130,911	130,882	131,005	131,111	131,286
Montana	11,362	11,312	11,262	11,211	11,136	11,030	10,981	10,920	10,866	10,883	10,836	10,836
Nebraska	22,221	22,014	21,736	21,237	20,970	20,595	20,562	20,324	20,076	19,825	19,617	19,525
Nevada	2,764	2,740	2,727	2,714	2,720	2,716	2,708	2,701	2,701	2,693	2,689	2,685
New Hampshire	6,992	6,935	6,890	6,923	6,940	6,990	7,012	6,997	6,987	6,980	6,968	6,965
New Jersey	22,389	22,288	22,175	22,046	21,991	21,892	22,003	22,008	22,000	21,923	21,826	21,725
New Mexico	10,697	10,698	10,728	10,712	10,758	10,784	10,752	10,714	10,667	10,669	10,669	10,667
New York	115,603	115,139	114,889	114,442	114,156	113,375	113,228	112,673	112,215	111,419	110,914	110,621
North Carolina	52,005	51,777	51,648	51,480	51,433	51,412	51,304	51,152	51,133	51,081	50,919	50,851
North Dakota	8,964	8,961	8,941	8,921	8,872	8,805	8,774	8,722	8,709	8,672	8,673	8,661
Ohio	117,866	117,265	116,623	116,015	115,355	114,917	114,539	114,030	113,904	113,261	112,961	112,550
Oklahoma	96,915	96,593	96,302	95,900	95,562	95,114	94,166	93,185	92,090	91,288	90,437	89,611
Oregon	22,878	22,802	22,752	22,604	22,557	22,460	22,372	22,289	22,221	22,128	22,093	22,060
Pennsylvania	75,619	74,961	74,267	73,470	72,679	71,928	71,485	71,020	70,415	69,710	69,017	68,598
Puerto Rico	25,046	26,898	29,827	32,415	34,839	36,940	38,521	39,860	41,104	42,008	42,524	42,796
Rhode Island	9,618	9,565	9,526	9,435	9,359	9,356	9,227	9,175	9,182	9,135	9,024	8,928
South Carolina	42,737	42,615	42,538	42,517	42,475	42,497	42,372	42,240	42,212	42,186	42,225	42,222
South Dakota	12,021	11,977	11,932	11,906	11,841	11,796	11,731	11,710	11,686	11,654	11,646	11,631
Tennessee	60,609	60,414	60,169	59,823	59,738	59,535	59,316	59,347	59,492	59,792	60,043	60,346
Texas	219,521	219,279	219,402	219,038	218,884	218,636	218,193	218,127	218,205	217,992	218,165	218,388
Utah	9,794	9,777	9,778	9,747	9,740	9,717	9,703	9,703	9,703	9,703	9,687	9,680
Vermont	6,908	7,010	7,018	7,010	7,020	6,992	6,985	6,967	6,966	6,957	6,957	6,952
Virgin Islands	664	660	670	677	673	673	674	687	689	690	690	689
Virginia	19,152	19,060	18,970	18,775	18,712	18,604	18,486	18,386	18,303	18,096	17,939	17,875
Washington	68,127	67,929	67,802	67,503	67,091	66,894	66,750	66,595	66,346	66,155	66,174	66,096
West Virginia	26,096	25,903	26,064	26,092	26,135	26,232	26,314	26,360	26,518	26,576	26,655	26,722
Wisconsin	51,801	51,659	51,622	51,505	51,303	51,115	50,910	50,756	50,649	50,511	50,368	50,246
Wyoming	4,302	4,284	4,257	4,238	4,228	4,187	4,164	4,139	4,115	4,099	4,107	4,109
Aid to dependent children (families)												
Total, 53 States	593,618	593,954	596,729	598,398	598,236	598,968	578,155	572,100	569,215	566,666	565,536	569,184
Total, 52 States <sup>a</sup>	593,591	593,923	596,699	598,370	598,206	598,940	578,127	572,071	569,185	566,631	565,506	569,157
Alabama	18,185	18,285	18,339	18,332	18,293	18,099	17,873	17,886	18,011	17,954	17,978	18,073
Alaska	713	723	737	751	772	768	762	771	778	777	797	810
Arizona	3,554	3,492	3,521	3,540	3,644	3,617	3,567	3,520	3,509	3,506	3,526	3,582
Arkansas	13,345	13,371	13,300	13,260	13,223	13,099	12,982	12,843	12,522	12,780	12,654	12,740
California	55,254	55,228	55,424	55,703	55,535	54,719	53,856	52,726	51,910	51,381	50,827	51,106
Colorado	5,201	5,189	5,207	5,157	5,126	5,006	4,849	4,839	4,881	4,855	4,846	4,886
Connecticut	5,041	4,913	4,782	4,704	4,664	4,580	4,505	4,434	4,364	4,279	4,225	4,174
Delaware	697	706	718	730	727	739	739	736	735	735	732	737
District of Columbia	2,049	2,043	2,012	2,007	1,997	1,996	1,961	1,976	1,977	1,918	1,925	1,954
Florida	18,698	17,897	17,537	17,526	17,572	17,562	17,464	17,592	17,694	17,969	18,190	18,474
Georgia	20,975	21,381	21,708	21,953	21,963	18,460	15,100	14,239	13,738	13,388	13,414	13,558
Hawaii	3,255	3,247	3,251	3,235	3,208	3,173	3,122	3,035	3,064	3,126	3,088	3,150
Idaho	2,182	2,203	2,193	2,191	2,166	2,107	2,017	1,965	1,923	1,827	1,789	1,815
Illinois	22,789	22,967	22,940	22,935	22,831	22,485	22,372	22,348	22,405	22,360	22,361	22,472
Indiana	8,620	8,523	8,515	8,472	8,441	8,319	8,154	8,111	8,118	7,984	7,937	7,963
Iowa	5,206	5,208	5,370	5,421	5,416	5,399	5,407	5,422	5,440	5,442	5,478	5,524
Kansas	4,330	4,312	4,326	4,287	4,249	4,113	3,931	3,860	3,837	3,770	3,777	3,833
Kentucky	20,856	20,633	20,396	20,233	20,033	19,827	19,460	19,505	19,552	19,632	19,775	20,015
Louisiana	21,833	21,836	22,151	22,403	22,537	22,544	22,398	22,220	21,995	21,823	21,319	21,387
Maine	4,447	4,458	4,479	4,526	4,491	4,416	4,326	4,273	4,263	4,197	4,143	4,182
Maryland	5,081	5,124	5,055	5,040	5,030	4,989	4,936	4,969	5,003	5,061	5,056	5,219
Massachusetts	13,122	13,162	13,184	13,185	13,139	13,078	12,941	12,787	12,750	12,628	12,533	12,524
Michigan	24,697	24,875	25,081	25,360	25,357	25,370	25,115	24,952	25,044	24,852	24,611	24,240
Minnesota	7,804	7,813	7,836	7,846	7,838	7,680	7,446	7,377	7,313	7,253	7,242	7,220
Mississippi	10,182	10,280	10,401	10,551	10,630	10,644	10,408	10,318	10,063	9,928	10,280	10,410
Missouri	22,592	22,392	22,361	22,083	21,922	21,679	21,431	21,087	21,175	20,866	20,969	20,925
Montana	2,384	2,373	2,391	2,408	2,366	2,274	2,241	2,212	2,198	2,203	2,215	2,241
Nebraska	2,863	2,853	2,833	2,795	2,749	2,699	2,639	2,589	2,544	2,521	2,530	2,510
Nevada	87	81	80	88	80	88	88	89	89	85	80	87
New Hampshire	1,471	1,445	1,433	1,419	1,416	1,398	1,290	1,231	1,283	1,289	1,294	1,300
New Jersey	5,124	5,149	5,178	5,183	5,187	5,164	5,022	4,964	4,988	4,962	4,920	4,969
New Mexico	5,306	5,309	5,357	5,407	5,393	5,369	5,306	5,209	5,102	5,030	4,952	4,990
New York	53,299	53,208	53,158	52,813	52,544	51,931	51,179	50,130	49,475	48,748	48,068	48,117
North Carolina	16,869	16,944	17,142	17,274	17,369	17,156	16,804	16,625	16,489	16,407	16,427	16,556
North Dakota	1,650	1,653	1,673	1,651	1,627	1,567	1,508	1,492	1,500	1,497	1,493	1,501
Ohio	13,623	13,574	13,508	13,423	13,323	13,170	13,014	12,911	12,863	12,801	12,761	12,814
Oklahoma	20,462	20,342	20,199	20,129	19,915	19,518	19,240	18,686	18,308	18,100	17,781	17,771
Oregon	3,372	3,411	3,458	3,469	3,425	3,376	3,289	3,264	3,005	3,049	3,075	3,117
Pennsylvania	33,663	32,921	32,360	31,719	30,915	30,077	29,673	29,363	28,411	27,857	27,476	27,548
Puerto Rico	16,615	17,920	20,484	22,630	24,951	27,020	27,373	28,072	29,301	30,564	31,247	31,614
Rhode Island	3,356	3,357	3,364	3,367	3,330	3,311	3,289	3,264	3,234	3,201	3,147	3,162

See footnotes at end of table.



**Table 43.—Public assistance: Number of recipients by State, month, and program, 1952—Continued**

[Figures in italics for the special types of public assistance represent programs administered without Federal participation. Exclusive of vendor payments for medical care and cases receiving only such payments. Data corrected to Feb. 1, 1953]

State	January	February	March	April	May	June	July	August	September	October	November	December
<b>Aid to dependent children (families)—Continued</b>												
South Carolina	6,469	6,507	6,599	6,636	6,653	6,697	6,665	6,242	6,280	6,292	6,294	6,393
South Dakota	2,592	2,619	2,619	2,621	2,609	2,609	2,579	2,588	2,590	2,578	2,581	2,622
Tennessee	20,760	20,726	20,637	20,487	20,379	20,058	19,832	19,792	19,796	19,693	19,669	19,930
Texas	16,226	16,231	16,208	16,285	16,241	15,775	15,307	15,200	14,924	14,779	15,225	15,688
Utah	2,982	2,953	2,954	2,923	2,882	2,840	2,766	2,761	2,742	2,730	2,709	2,733
Vermont	1,006	1,019	1,026	1,026	1,027	1,018	1,002	996	1,004	998	1,002	989
Virgin Islands	230	232	225	227	216	222	222	220	214	221	230	232
Virginia	7,738	7,773	7,784	7,792	7,698	7,519	7,409	7,358	7,310	7,233	7,174	7,269
Washington	9,061	9,173	9,236	9,199	9,115	9,009	8,651	8,513	8,350	8,207	8,287	8,428
West Virginia	16,830	16,878	16,866	16,950	16,985	16,874	16,613	16,533	16,691	16,884	16,969	17,138
Wisconsin	8,360	8,434	8,527	8,554	8,557	8,319	8,114	8,033	8,034	8,001	8,010	8,021
Wyoming	552	568	556	549	540	498	494	487	485	497	498	497
<b>Aid to dependent children (children)</b>												
Total, 53 States	1,527,796	1,531,064	1,540,034	1,546,296	1,547,261	1,527,354	1,501,148	1,480,988	1,486,506	1,482,290	1,482,431	1,494,563
Total, 52 States <sup>1</sup>	1,527,727	1,530,984	1,539,956	1,546,224	1,547,182	1,527,280	1,501,074	1,480,912	1,486,429	1,482,202	1,482,354	1,494,493
Alabama	50,619	50,895	51,171	51,238	51,188	50,746	50,275	50,404	50,826	50,654	50,801	51,073
Alaska	1,639	1,662	1,699	1,756	1,807	1,812	1,820	1,822	1,843	1,890	1,899	1,919
Arizona	9,849	9,680	9,774	9,802	10,108	10,266	10,118	10,073	10,034	10,013	10,102	10,257
Arkansas	37,058	37,395	37,536	37,353	37,298	36,950	36,653	36,319	35,560	35,339	36,074	36,444
California	129,092	129,406	130,351	131,649	131,644	129,427	127,527	125,935	124,021	123,383	122,607	123,270
Colorado	14,424	14,397	14,400	14,325	14,264	13,942	13,586	13,583	13,757	13,663	13,617	13,898
Connecticut	11,919	11,631	11,383	11,257	11,144	10,995	10,858	10,644	10,516	10,316	10,168	10,114
Delaware	2,067	2,090	2,123	2,158	2,143	2,162	2,164	2,201	2,206	2,204	2,183	2,193
District of Columbia	6,486	6,489	6,381	6,386	6,334	6,395	6,257	6,335	6,292	6,165	6,198	6,265
Florida	44,686	42,792	42,087	42,431	42,974	43,211	43,320	43,908	44,291	45,169	45,928	46,833
Georgia	53,476	54,535	55,521	56,187	56,166	47,131	39,175	37,097	35,824	35,035	35,276	35,793
Hawaii	9,372	9,375	9,408	9,372	9,304	9,148	9,033	8,746	8,785	8,978	8,991	9,204
Idaho	5,586	5,671	5,645	5,616	5,541	5,381	5,182	5,049	4,992	4,728	4,644	4,714
Illinois	60,180	60,719	60,713	60,857	60,772	60,053	59,971	60,029	60,277	60,248	60,286	60,603
Indiana	21,237	21,004	21,085	20,993	20,946	20,716	20,452	20,333	20,435	20,191	20,043	20,063
Iowa	13,620	13,849	14,070	14,162	14,174	14,129	14,131	14,157	14,222	14,233	14,348	14,533
Kansas	11,608	11,591	11,630	11,534	11,429	11,062	10,423	10,502	10,321	10,321	10,349	10,409
Kentucky	54,325	53,844	53,148	52,854	52,346	51,883	51,225	51,501	51,760	52,018	52,424	53,096
Louisiana	59,021	59,192	60,201	60,983	61,648	61,517	61,103	60,636	60,388	60,388	59,051	59,415
Maine	11,178	11,203	11,285	11,376	11,297	11,113	10,933	10,854	10,812	10,655	10,531	10,654
Maryland	14,999	15,083	15,124	14,887	14,924	14,722	14,551	14,707	14,876	15,092	14,971	15,558
Massachusetts	31,801	31,875	31,939	31,968	31,947	31,756	31,391	31,063	30,999	30,733	30,442	30,442
Michigan	56,858	57,335	57,856	58,498	58,546	58,561	57,946	57,648	57,884	57,487	56,952	56,124
Minnesota	20,132	20,124	20,177	20,283	20,252	19,911	19,349	19,180	19,036	18,880	18,805	18,900
Mississippi	29,602	29,885	30,106	30,629	30,890	30,995	30,454	30,272	29,530	29,234	30,151	30,474
Missouri	56,330	55,886	55,773	55,164	54,776	54,258	53,713	52,847	53,180	52,447	52,533	52,405
Montana	6,134	6,146	6,219	6,279	6,143	5,900	5,803	5,698	5,699	5,720	5,755	5,833
Nebraska	7,042	7,028	7,017	6,969	6,854	6,800	6,644	6,521	6,387	6,345	6,410	6,351
Nevada	3,69	3,80	3,78	3,79	3,79	3,74	3,74	3,76	3,77	3,77	3,77	3,70
New Hampshire	3,703	3,648	3,631	3,592	3,593	3,548	3,208	3,098	3,282	3,334	3,318	3,335
New Jersey	12,957	13,045	13,103	13,097	13,079	13,021	12,595	12,508	12,628	12,590	12,584	12,727
New Mexico	13,999	14,117	14,225	14,347	14,360	14,323	14,265	14,048	13,785	13,656	13,456	13,651
New York	128,189	128,263	128,496	127,815	127,182	125,595	124,541	122,237	121,807	120,112	119,515	119,885
North Carolina	46,842	47,126	47,698	48,064	48,324	47,944	46,896	46,279	45,858	45,693	45,856	46,223
North Dakota	4,424	4,452	4,488	4,408	4,332	4,180	4,022	3,987	3,995	3,963	4,003	4,063
Ohio	37,737	37,579	37,494	37,362	37,032	36,845	36,357	36,093	35,080	35,790	35,622	35,883
Oklahoma	51,559	51,288	51,047	51,010	50,474	49,578	48,891	47,740	46,897	46,328	45,542	45,435
Oregon	8,492	8,597	8,743	8,796	8,650	8,560	8,600	8,607	7,647	7,553	7,991	8,090
Pennsylvania	91,178	89,576	88,640	87,123	85,139	82,971	81,770	81,032	78,715	77,292	76,489	77,100
Puerto Rico	37,512	40,467	46,035	50,847	56,309	61,308	63,121	65,568	69,020	72,190	74,103	75,185
Rhode Island	8,169	8,134	8,138	8,141	8,039	7,963	7,912	7,878	7,779	7,766	7,664	7,675
South Carolina	18,763	18,831	19,113	19,197	19,182	19,307	19,274	18,218	18,359	18,373	18,391	18,737
South Dakota	6,319	6,350	6,368	6,360	6,370	6,346	6,312	6,401	6,420	6,365	6,364	6,484
Tennessee	55,870	55,955	55,754	55,507	55,210	54,462	53,911	53,840	53,935	53,649	53,548	54,276
Texas	46,877	46,989	47,182	47,355	47,273	45,997	44,601	44,404	43,497	43,022	44,314	45,712
Utah	7,641	7,616	7,587	7,510	7,362	7,296	7,121	7,102	7,053	7,050	6,958	7,031
Vermont	2,701	2,734	2,758	2,779	2,772	2,765	2,723	2,671	2,698	2,688	2,701	2,665
Virgin Islands	624	623	619	636	599	599	633	608	596	603	621	631
Virginia	21,901	22,055	22,065	22,135	21,898	21,441	21,209	21,183	21,006	20,860	20,408	20,984
Washington	21,911	22,196	22,323	22,228	22,059	21,868	21,110	20,784	20,481	20,205	20,425	20,810
West Virginia	47,815	48,066	47,888	48,089	48,218	47,985	47,747	47,767	48,269	48,939	49,470	49,457
Wisconsin	20,725	20,950	21,227	21,377	21,398	20,765	20,204	20,083	20,112	19,977	20,086	20,117
Wyoming	1,499	1,545	1,512	1,483	1,460	1,371	1,357	1,336	1,328	1,376	1,372	1,350

See footnotes at end of table.

**Table 43.—Public assistance: Number of recipients by State, month, and program, 1952—Continued**  
 [Figures in italics for the special types of public assistance represent programs administered without Federal participation. Exclusive of vendor payments for medical care and cases receiving only such payments. Data corrected to Feb. 1, 1953]

State	January	February	March	April	May	June	July	August	September	October	November	December
<b>Aid to dependent children (total recipients) *</b>												
Total, 53 States.....	2,047,286	2,050,773	2,061,581	2,068,790	2,069,849	2,041,551	2,006,321	1,990,763	1,984,253	1,977,710	1,975,901	1,990,810
Total, 52 States <sup>1</sup> .....	2,047,190	2,050,662	2,061,473	2,068,690	2,069,740	2,041,449	2,006,210	1,990,658	1,984,140	1,977,587	1,975,794	1,990,722
Alabama.....	64,884	65,018	66,000	65,641	65,701	65,141	64,597	64,747	65,239	65,042	65,317	65,531
Alaska.....	2,259	2,291	2,339	2,406	2,478	2,496	2,505	2,510	2,537	2,595	2,616	2,630
Arizona.....	13,201	12,979	13,099	13,139	13,530	13,664	13,468	13,382	13,337	13,311	13,417	13,628
Arkansas.....	48,487	48,889	48,843	48,862	48,785	48,348	47,968	47,535	46,400	47,533	47,170	47,624
California.....	171,982	172,377	173,676	174,986	174,772	171,596	169,000	166,437	163,698	162,680	161,288	162,119
Colorado.....	19,089	19,053	19,043	18,940	18,847	18,424	17,942	17,915	18,117	18,078	17,937	18,286
Connecticut.....	16,463	16,032	15,665	15,455	15,307	15,081	14,853	14,581	14,375	14,107	13,899	13,770
Delaware.....	2,700	2,728	2,767	2,814	2,797	2,856	2,811	2,855	2,866	2,865	2,843	2,859
District of Columbia.....	8,356	8,350	8,208	8,208	8,140	8,192	8,029	8,124	8,062	7,904	7,927	8,028
Florida.....	60,117	57,566	56,583	56,948	57,590	57,850	57,943	58,672	59,169	60,326	61,289	62,446
Georgia.....	69,645	71,090	72,405	73,332	73,276	61,670	51,348	48,661	40,987	45,926	40,247	46,904
Hawaii.....	12,037	12,037	12,067	12,012	11,910	11,718	11,555	11,174	11,237	11,488	11,464	11,770
Idaho.....	7,571	7,678	7,643	7,616	7,514	7,307	7,026	6,857	6,766	6,418	6,296	6,394
Illinois.....	81,201	81,896	81,866	81,989	81,834	80,862	80,711	80,768	81,059	80,985	81,048	81,530
Indiana.....	28,746	28,425	28,502	28,374	28,289	27,964	27,590	27,562	27,562	27,207	27,030	27,624
Iowa.....	18,292	18,607	18,896	19,039	19,040	18,988	19,006	19,051	19,137	19,140	19,296	19,509
Kansas.....	15,334	15,300	15,355	15,227	15,065	14,593	14,017	13,721	13,787	13,537	13,547	13,770
Kentucky.....	73,748	73,036	72,075	71,607	70,886	70,216	69,238	69,550	69,831	70,159	70,681	71,581
Louisiana.....	79,433	79,597	80,914	81,929	82,722	82,407	81,558	81,161	80,752	78,929	79,379	79,379
Maine.....	15,422	15,462	15,566	15,703	15,594	15,346	15,089	14,965	14,914	14,719	14,547	14,714
Maryland.....	19,647	19,767	19,767	19,447	19,496	19,252	19,051	19,244	19,437	19,710	19,570	20,262
Massachusetts.....	43,197	43,343	43,406	43,434	43,350	43,082	42,599	42,170	42,060	41,665	41,249	41,261
Michigan.....	79,842	80,503	81,227	82,173	82,192	82,218	81,371	80,927	81,254	80,691	79,920	78,739
Minnesota.....	26,455	26,439	26,493	26,610	26,564	26,100	25,362	25,110	24,912	24,714	24,601	24,710
Mississippi.....	38,400	38,866	39,198	39,856	40,176	40,274	39,524	39,263	38,236	37,766	39,007	39,422
Missouri.....	76,590	75,935	75,780	74,914	74,363	73,584	72,788	71,603	72,003	70,973	71,142	70,961
Montana.....	8,297	8,292	8,365	8,438	8,263	7,937	7,811	7,683	7,672	7,708	7,754	7,846
Nebraska.....	9,582	9,570	9,537	9,469	9,309	9,214	9,010	8,847	8,672	8,576	8,652	8,666
Nevada.....	86	111	108	100	109	107	105	107	107	107	107	107
New Hampshire.....	5,067	4,900	4,963	4,913	4,911	4,848	4,412	4,236	4,479	4,530	4,511	4,537
New Jersey.....	17,122	17,240	17,312	17,297	17,277	17,192	16,880	16,549	16,679	16,593	16,556	16,729
New Mexico.....	18,270	18,390	18,495	18,651	18,635	18,451	18,436	18,222	17,929	17,801	17,596	17,840
New York.....	179,906	179,840	179,767	178,889	177,915	175,669	173,895	170,586	169,524	167,215	165,911	166,303
North Carolina.....	60,469	60,910	61,735	62,360	62,831	62,406	61,155	60,440	59,987	59,848	60,168	60,734
North Dakota.....	5,845	5,877	5,924	5,826	5,731	5,528	5,324	5,273	5,237	5,237	5,271	5,342
Ohio.....	50,140	49,936	49,797	49,568	49,136	48,833	48,211	47,870	47,803	47,452	47,244	47,530
Oklahoma.....	68,357	68,044	67,743	67,666	66,977	65,780	64,772	62,995	61,726	60,891	59,810	59,630
Oregon.....	11,304	11,450	11,636	11,710	11,524	11,398	9,019	9,006	10,209	10,422	10,591	10,734
Pennsylvania.....	122,335	119,972	118,508	116,359	113,631	110,631	109,147	108,134	104,914	102,947	101,739	102,462
Puerto Rico.....	50,229	54,560	61,329	67,730	75,564	81,036	83,157	86,969	91,457	95,927	97,640	98,640
Rhode Island.....	11,314	11,272	11,279	11,283	11,144	11,047	10,968	10,906	10,776	10,728	10,574	10,586
South Carolina.....	24,172	24,269	24,605	24,726	24,714	24,873	24,819	23,423	23,664	23,706	23,728	24,164
South Dakota.....	8,439	8,491	8,510	8,495	8,492	8,469	8,406	8,496	8,509	8,444	8,440	8,488
Tennessee.....	74,571	74,630	74,367	73,977	73,585	72,552	71,788	71,673	71,788	71,355	71,242	72,251
Texas.....	62,851	62,954	63,184	63,378	63,260	61,528	59,667	59,427	58,189	57,577	59,298	61,164
Utah.....	10,324	10,272	10,246	10,136	9,959	9,638	9,623	9,623	9,536	9,423	9,423	9,510
Vermont.....	3,498	3,543	3,572	3,594	3,592	3,573	3,522	3,465	3,496	3,498	3,522	3,477
Virgin Islands.....	707	704	697	714	676	715	720	690	692	692	716	728
Virginia.....	28,816	29,007	29,035	29,105	28,779	28,166	27,837	27,770	27,531	27,298	26,784	27,452
Washington.....	30,167	30,543	30,715	30,581	30,344	30,058	29,005	28,540	28,084	27,645	27,944	28,466
West Virginia.....	62,051	62,099	61,909	62,182	62,317	61,994	61,584	61,578	62,205	62,675	63,315	63,398
Wisconsin.....	28,176	28,489	28,849	29,006	29,010	28,201	27,567	27,341	27,346	27,168	27,277	27,318
Wyoming.....	1,993	2,054	2,011	1,976	1,946	1,824	1,809	1,783	1,770	1,827	1,821	1,797
<b>Aid to the blind</b>												
Total, 53 States.....	97,215	97,142	97,257	97,353	97,571	97,694	97,670	97,905	98,071	98,249	98,377	98,461
Total, 52 States <sup>1</sup> .....	97,177	97,104	97,220	97,316	97,534	97,655	97,631	97,865	98,030	98,208	98,336	98,420
Alabama.....	1,526	1,514	1,518	1,514	1,509	1,505	1,501	1,514	1,520	1,522	1,525	1,529
Alaska.....	15	17	18	18	27	29	29	30	33	33	36	36
Arizona.....	734	722	726	718	712	711	703	699	703	693	691	694
Arkansas.....	1,879	1,883	1,885	1,886	1,883	1,881	1,878	1,879	1,870	1,893	1,885	1,887
California.....	11,511	11,522	11,531	11,541	11,526	11,582	11,620	11,656	11,695	11,739	11,778	11,771
Colorado.....	355	351	345	353	345	342	342	344	344	343	345	347
Connecticut.....	307	306	305	310	311	309	308	305	310	308	307	301
Delaware.....	221	224	223	222	225	224	225	225	225	227	231	229
District of Columbia.....	263	263	260	265	255	258	257	255	254	255	248	247
Florida.....	3,260	3,226	3,196	3,172	3,154	3,141	3,140	3,143	3,146	3,138	3,126	3,135
Georgia.....	2,916	2,916	2,927	2,953	2,962	2,973	2,975	2,984	2,995	3,000	3,022	3,027
Hawaii.....	118	114	112	109	107	104	103	105	108	110	110	111
Idaho.....	204	198	196	196	199	199	199	195	196	191	183	185
Illinois.....	4,081	4,080	4,028	4,000	3,981	3,961	3,940	3,935	3,912	3,914	3,897	3,881
Indiana.....	1,741	1,732	1,725	1,719	1,712	1,711	1,711	1,700	1,690	1,689	1,689	1,686
Iowa.....	1,290	1,293	1,292	1,288	1,281	1,281	1,291	1,295	1,294	1,306	1,299	1,313
Kansas.....	629	620	611	607	610	602	599	592	592	589	587	581

See footnotes at end of table.

**Table 43.—Public assistance: Number of recipients by State, month, and program, 1952—Continued**

[Figures in italics for the special types of public assistance represent programs administered without Federal participation. Exclusive of vendor payments for medical care and cases receiving only such payments. Data corrected to Feb. 1, 1953]

State	January	February	March	April	May	June	July	August	September	October	November	December
<b>Aid to the blind—Continued</b>												
Kentucky.....	2,515	2,533	2,532	2,533	2,531	2,525	2,388	2,394	2,414	2,419	2,427	2,452
Louisiana.....	1,879	1,886	1,893	1,918	1,907	1,916	1,914	1,914	1,937	1,944	1,944	1,957
Maine.....	605	596	595	594	592	588	584	579	576	575	574	580
Maryland.....	488	474	471	474	467	461	467	468	468	468	469	479
Massachusetts.....	1,619	1,632	1,637	1,650	1,658	1,662	1,673	1,677	1,681	1,690	1,690	1,688
Michigan.....	1,858	1,875	1,875	1,860	1,871	1,854	1,833	1,834	1,831	1,846	1,849	1,850
Minnesota.....	1,174	1,165	1,167	1,166	1,148	1,138	1,143	1,128	1,130	1,138	1,139	1,151
Mississippi.....	2,799	2,808	2,811	2,814	2,821	2,846	2,874	2,914	2,926	2,938	2,939	2,943
Missouri.....	2,920	2,977	3,083	3,145	3,244	3,290	3,333	3,371	3,415	3,446	3,470	3,480
Montana.....	530	528	522	520	523	519	519	522	524	527	522	531
Nebraska.....	761	760	761	760	746	723	751	746	729	714	720	723
Nevada.....	38	38	37	37	37	39	39	40	41	41	41	41
New Hampshire.....	303	304	302	298	302	301	299	295	296	292	293	294
New Jersey.....	794	794	802	806	809	818	821	819	816	816	825	822
New Mexico.....	499	489	470	473	472	461	450	441	434	417	414	416
New York.....	4,062	4,067	4,105	4,095	4,095	4,109	4,123	4,137	4,161	4,145	4,154	4,116
North Carolina.....	4,461	4,443	4,439	4,417	4,420	4,436	4,461	4,434	4,443	4,449	4,447	4,452
North Dakota.....	111	111	110	110	112	112	113	116	116	117	115	114
Ohio.....	3,763	3,740	3,744	3,751	3,755	3,752	3,727	3,713	3,723	3,694	3,697	3,679
Oklahoma.....	2,584	2,584	2,570	2,550	2,536	2,512	2,493	2,487	2,460	2,431	2,418	2,405
Oregon.....	388	385	385	383	382	381	378	374	372	364	360	362
Pennsylvania.....	15,387	15,355	15,383	15,432	15,533	15,615	15,668	15,723	15,716	15,798	15,857	15,863
Puerto Rico.....	551	566	621	656	712	740	770	873	928	973	999	1,028
Rhode Island.....	190	187	184	187	184	186	180	181	183	182	186	186
South Carolina.....	1,593	1,596	1,600	1,590	1,595	1,591	1,589	1,568	1,606	1,616	1,616	1,621
South Dakota.....	211	210	208	205	209	204	203	201	206	200	203	203
Tennessee.....	2,765	2,776	2,778	2,776	2,784	2,807	2,806	2,828	2,851	2,870	2,894	2,911
Texas.....	6,023	6,012	6,008	6,013	6,020	6,026	6,016	6,028	6,008	6,016	6,017	6,015
Utah.....	222	222	223	225	226	221	220	221	220	216	214	215
Vermont.....	180	179	180	180	177	172	173	171	170	170	169	169
Virgin Islands.....	45	43	45	45	45	44	44	44	45	46	46	46
Virginia.....	1,492	1,482	1,469	1,465	1,455	1,448	1,432	1,427	1,411	1,396	1,384	1,368
Washington.....	841	832	833	830	831	830	818	823	822	828	828	818
West Virginia.....	1,078	1,070	1,081	1,092	1,118	1,124	1,127	1,122	1,127	1,137	1,136	1,144
Wisconsin.....	1,339	1,343	1,336	1,335	1,337	1,331	1,318	1,305	1,301	1,286	1,274	1,264
Wyoming.....	97	99	99	98	98	95	96	92	87	88	88	89
<b>Aid to the permanently and totally disabled</b>												
Total.....	128,493	131,778	134,957	138,017	141,830	145,344	148,132	151,457	153,902	156,645	159,053	161,441
Alabama.....	8,537	8,524	8,530	8,515	8,533	8,547	8,583	8,650	8,730	8,762	8,812	8,835
Arkansas.....	187	187	187	187	188	223	260	308	318	392	422	464
Colorado.....	3,550	3,621	3,679	3,689	3,707	3,725	3,739	3,732	3,742	3,769	3,764	3,801
Delaware.....	130	129	132	132	140	140	139	138	138	135	132	134
District of Columbia.....	1,258	1,268	1,257	1,248	1,258	1,277	1,285	1,320	1,335	1,354	1,371	1,397
Georgia.....	1,139	1,140	1,149	1,144	1,142	1,114	1,126	1,111	1,121	1,142	1,164	1,180
Hawaii.....	784	790	794	804	804	807	807	811	824	817	818	815
Idaho.....	2,414	2,532	2,620	2,758	2,887	3,010	3,079	3,184	3,275	3,388	3,502	3,636
Illinois.....	2,603	2,623	2,664	2,664	2,710	2,713	2,710	2,718	2,789	2,811	2,836	2,903
Kansas.....	14,396	14,515	14,690	14,798	14,831	14,942	14,923	14,945	14,896	14,879	14,665	14,562
Louisiana.....	2,572	2,583	2,663	2,676	2,679	2,692	2,745	2,795	2,863	2,943	3,025	3,064
Maryland.....	3,352	3,846	4,149	4,547	5,063	5,304	5,662	6,000	6,125	6,711	6,950	7,056
Massachusetts.....	1,058	1,098	995	982	1,042	1,090	1,145	1,179	1,202	1,241	1,270	1,302
Michigan.....	745	782	818	841	865	920	957	1,005	1,060	1,100	1,135	1,188
Mississippi.....	10,533	10,743	11,019	11,196	11,430	11,562	11,670	11,766	11,923	12,002	12,208	12,365
Missouri.....	1,056	1,078	1,099	1,100	1,109	1,107	1,107	1,137	1,153	1,167	1,158	1,174
Montana.....	6	13	17	13	13	17	24	28	40	47	54	65
New Hampshire.....	1,063	1,247	1,333	1,420	1,514	1,610	1,595	1,663	1,726	1,800	1,869	1,901
New Jersey.....	1,976	2,000	2,064	2,127	2,200	2,246	2,247	2,237	2,219	2,200	2,113	2,074
New Mexico.....	28,610	29,088	29,471	29,614	29,995	30,408	30,592	30,453	30,474	30,534	30,616	30,625
North Carolina.....	4,280	4,354	4,523	4,686	4,958	5,200	5,409	5,559	5,667	5,861	6,064	6,234
North Dakota.....	609	615	627	633	633	653	664	667	684	695	705	729
Ohio.....	4,473	4,607	4,726	4,911	5,031	5,153	5,262	5,415	5,503	5,583	5,712	5,840
Oklahoma.....	1,841	2,046	2,261	2,400	2,556	2,691	2,769	2,943	3,138	3,326	3,465	3,636
Oregon.....	1,678	1,727	1,792	1,823	1,855	1,898	1,921	1,949	1,948	1,974	2,021	1,995
Pennsylvania.....	9,418	9,498	9,580	9,675	9,762	9,782	9,799	9,810	9,668	9,644	9,667	9,745
Puerto Rico.....	3,230	3,579	4,045	4,687	5,530	6,538	7,465	8,685	9,259	9,677	9,979	10,158
Rhode Island.....	191	198	214	257	279	301	323	323	329	353	370	386
South Carolina.....	3,789	3,925	4,105	4,282	4,486	4,655	4,800	4,935	5,098	5,233	5,365	5,529
South Dakota.....	144	160	177	194	218	228	236	250	263	276	292	303
Utah.....	1,564	1,558	1,561	1,551	1,533	1,536	1,542	1,548	1,541	1,541	1,535	1,527
Vermont.....	193	191	192	197	206	206	210	215	212	221	228	229
Virgin Islands.....	23	24	23	21	21	20	21	20	20	24	23	23
Virginia.....	2,809	2,918	2,962	3,046	3,101	3,190	3,244	3,293	3,341	3,377	3,314	3,401
Washington.....	5,336	5,358	5,382	5,315	5,315	5,302	5,329	5,382	5,423	5,419	5,458	5,492
West Virginia.....	1,791	2,039	2,282	2,539	2,849	3,127	3,304	3,621	3,864	3,988	4,141	4,331
Wisconsin.....	869	891	905	933	962	986	999	1,009	1,011	1,017	1,030	1,042
Wyoming.....	479	483	474	468	467	463	471	461	458	458	454	450

See footnotes at end of table.



**Table 43.—Public assistance: Number of recipients by State, month, and program, 1952—Continued**

[Figures in italics for the special types of public assistance represent programs administered without Federal participation. Exclusive of vendor payments for medical care and cases receiving only such payments. Data corrected to Feb. 1, 1953]

State	January	February	March	April	May	June	July	August	September	October	November	December
General assistance (cases)												
Total <sup>1</sup>	339,000	336,000	335,000	320,000	302,000	294,000	307,000	295,000	274,000	270,000	267,000	280,000
Alabama	121	128	153	156	152	150	156	172	165	159	149	148
Alaska	65	84	73	74	87	126	120	63	109	99	108	148
Arizona	1,122	1,062	1,241	1,217	1,265	1,310	1,219	1,322	1,333	1,322	1,269	1,328
Arkansas <sup>2</sup>	2,504	2,468	2,446	2,323	2,216	2,211	2,300	2,157	2,199	2,166	2,139	2,117
California	32,841	32,011	32,624	31,101	29,232	27,782	27,469	26,849	26,505	26,117	25,826	28,101
Colorado	2,106	2,242	2,254	2,115	1,897	1,810	1,797	1,772	1,700	1,663	1,733	2,002
Connecticut	4,119	4,102	4,168	4,041	4,066	3,887	3,945	4,065	3,916	3,932	3,886	3,840
Delaware	921	922	923	884	758	724	695	700	705	686	708	741
District of Columbia	655	664	686	727	722	714	704	712	699	679	681	696
Florida <sup>3</sup>	4,900	4,900	4,900	5,000	4,900	5,000	5,100	5,100	5,100	5,200	5,300	5,300
Georgia	3,600	3,670	3,670	3,534	3,440	3,398	3,380	3,373	3,207	3,040	2,840	2,990
Hawaii	1,933	1,861	1,831	1,789	1,738	1,691	1,673	1,612	1,632	1,639	1,642	1,668
Idaho <sup>4</sup>	173	171	165	162	152	145	141	139	134	131	132	136
Illinois	28,888	28,526	28,319	27,242	25,605	25,245	26,156	25,443	24,748	24,344	23,833	24,728
Indiana <sup>5</sup>	10,562	10,338	10,063	9,348	8,868	10,818	16,679	13,524	8,043	8,992	8,099	8,894
Iowa	4,179	4,163	4,073	3,776	3,424	3,224	3,332	3,316	3,308	3,352	3,400	3,714
Kansas	2,267	2,261	2,180	2,096	1,949	1,852	1,871	1,891	1,793	1,759	1,764	1,890
Kentucky	2,850	2,946	3,203	2,890	3,038	2,754	2,662	2,877	2,872	2,615	2,575	2,676
Louisiana	6,092	6,131	6,403	6,539	6,802	7,066	7,113	7,009	6,969	6,975	6,762	6,786
Maine	3,805	3,693	3,985	3,845	3,496	2,949	2,707	2,594	2,782	2,736	2,806	3,094
Maryland	3,004	3,086	2,991	2,997	3,018	2,964	2,987	2,951	2,901	2,783	2,613	2,620
Massachusetts	17,321	16,996	16,527	15,979	14,759	13,900	13,765	13,305	12,991	12,850	12,399	12,811
Michigan	23,941	24,199	24,593	23,705	21,769	20,787	16,234	15,638	14,758	14,966	14,307	14,098
Minnesota	6,732	6,899	6,929	6,711	5,737	5,350	6,893	6,223	5,123	5,201	5,229	5,852
Mississippi	885	882	905	923	929	905	900	830	860	868	883	888
Missouri <sup>6</sup>	9,778	9,637	9,663	9,502	9,299	9,221	9,202	9,333	9,257	8,968	8,843	8,922
Montana	854	773	853	704	616	567	549	530	530	513	522	546
Nebraska	1,442	1,431	1,420	1,372	1,259	1,266	1,207	1,219	1,219	1,219	1,219	1,219
Nevada <sup>7</sup>	290	290	285	300	300	300	300	300	300	300	300	300
New Hampshire	1,572	1,461	1,540	1,413	1,245	1,079	975	974	911	911	942	1,075
New Jersey <sup>8</sup>	7,958	7,805	7,405	6,843	6,498	6,160	6,074	5,923	5,770	5,806	5,787	6,085
New Mexico	340	324	334	319	308	263	242	223	216	209	214	228
New York <sup>9</sup>	50,993	50,306	49,549	46,846	43,644	41,457	40,944	39,056	37,056	35,817	34,870	35,422
North Carolina	2,347	2,439	2,492	2,335	2,159	2,101	2,068	2,034	1,985	1,811	1,702	1,820
North Dakota	653	625	644	522	359	317	323	300	318	350	386	381
Ohio <sup>10</sup>	20,727	20,762	20,533	20,133	19,427	19,957	25,631	23,828	20,356	19,618	19,687	20,917
Oklahoma <sup>11</sup>	5,900	6,000	6,200	6,100	5,400	6,300	6,200	6,300	6,000	5,400	5,200	5,600
Oregon	6,106	5,947	5,850	4,979	4,766	4,454	3,995	3,865	3,806	4,055	4,517	5,246
Pennsylvania	21,183	20,861	20,615	19,961	19,185	18,823	24,530	22,445	18,334	17,978	17,660	17,899
Puerto Rico	2,949	2,703	2,534	2,227	1,932	1,723	2,409	2,618	2,241	2,648	2,290	2,286
Rhode Island	4,710	4,472	4,504	4,375	4,434	4,076	4,117	3,871	3,781	3,804	3,636	3,779
South Carolina	2,313	2,318	2,215	2,186	2,108	2,080	2,133	2,089	2,063	2,052	2,047	2,311
South Dakota	907	1,149	1,029	943	813	593	584	608	560	601	553	588
Tennessee	2,830	2,924	2,896	2,520	2,381	2,284	2,086	2,034	2,055	2,119	2,134	2,181
Texas <sup>12</sup>	6,800	6,800	6,800	6,600	6,600	6,600	6,500	7,000	7,000	6,800	6,700	6,700
Utah	1,414	1,422	1,412	1,343	1,248	1,181	1,161	1,110	1,109	1,058	1,118	1,272
Vermont <sup>13</sup>	1,000	1,050	1,050	1,150	1,100	1,100	1,000	1,000	1,000	900	900	1,000
Virgin Islands	235	237	233	236	250	247	241	238	231	229	229	228
Virginia	2,268	2,440	2,365	2,362	2,281	2,242	1,999	2,010	2,039	1,905	1,880	1,796
Washington	10,009	9,875	9,038	7,889	7,106	6,564	6,639	6,446	6,117	6,327	7,327	8,141
West Virginia	4,061	3,841	3,817	3,630	3,509	3,383	3,305	3,220	3,175	3,196	3,280	3,510
Wisconsin	5,899	5,901	5,794	5,794	5,208	4,838	5,038	5,040	4,771	4,703	4,720	5,181
Wyoming	225	225	212	162	134	126	123	109	121	112	120	181

<sup>1</sup> All 53 States have plans approved by the Social Security Administration.

<sup>2</sup> Includes recipients under age 65 for whom payments are made without Federal participation.

<sup>3</sup> States with plans approved by the Social Security Administration.

<sup>4</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>5</sup> States with plans approved by the Social Security Administration. Data include recipients to whom payments were made without Federal participation in California, Missouri, Pennsylvania, and Washington.

<sup>6</sup> See footnote 5.

<sup>7</sup> All States with programs have plans approved by the Social Security Administration.

<sup>8</sup> Partly estimated; does not represent sum of State figures because totals exclude, for Indiana and New Jersey, estimated number of cases receiving medical care, hospitalization, and burial only.

<sup>9</sup> State program only; excludes program administered by local officials.

<sup>10</sup> Estimated.

<sup>11</sup> Excludes cases receiving assistance in kind only and, for a few counties, cases receiving cash payments.

<sup>12</sup> Includes unknown number of cases receiving medical care, hospitalization, and burial only.

<sup>13</sup> Includes a substantial number of cases receiving payments to supplement assistance received under other programs.

<sup>14</sup> Includes cases receiving medical care only.

<sup>15</sup> Represents program administered by Oklahoma Emergency Relief Board and program administered by county commissioners; excludes estimated duplication between programs.

**Table 44.—Payments: Percentage distribution of payments in relation to Federal matching maximums, by program, December 1952<sup>1</sup>**

[Federal matching maximums: Old-age assistance, aid to the blind, and aid to the permanently and totally disabled, \$55 per month; aid to dependent children, \$30 per month for an adult, \$30 for the first child, and \$21 for each additional child. Vendor payments for medical care excluded in computing percentages below]

State	Old-age assistance			Aid to the blind			Aid to the permanently and totally disabled			Aid to dependent children		
	Less than Federal maximum	Same as Federal maximum	More than Federal maximum	Less than Federal maximum	Same as Federal maximum	More than Federal maximum	Less than Federal maximum	Same as Federal maximum	More than Federal maximum	Less than Federal maximum	Same as Federal maximum	More than Federal maximum
33 States.....	59.9	9.6	30.4	61.5	7.2	31.3	60.6	10.3	29.1	58.2	4.9	36.8
Alabama.....	96.8	2.9	.3	96.9	2.8	.3	97.0	2.5	.5	99.7	.3	( <sup>2</sup> )
Alaska.....	43.9	2.9	53.2	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	53.5	14.6	31.9
Arizona.....	41.3	1.3	57.4	40.4	.6	59.0	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	47.6	.7	51.7
Arkansas.....	92.0	8.0	—	77.1	22.9	—	100.0	—	—	100.0	—	—
California <sup>3</sup> .....	18.5	1.4	80.1	4.4	.2	95.4	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	15.0	.9	84.1
Colorado.....	9.7	.4	89.9	37.2	1.7	61.1	51.9	1.5	46.6	38.8	1.3	59.9
Connecticut.....	46.1	1.5	52.4	27.7	1.3	71.0	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	25.5	.9	73.7
Delaware.....	100.0	—	—	46.6	5.6	47.8	58.2	2.2	39.6	68.9	.8	30.3
District of Columbia.....	51.2	1.6	47.2	43.7	3.2	53.0	32.5	2.2	65.3	41.4	1.0	57.6
Florida.....	75.0	25.0	—	57.7	42.3	—	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	89.6	10.4	—
Georgia.....	91.2	8.8	—	76.9	23.1	—	82.4	17.6	—	86.4	13.6	—
Hawaii.....	91.4	.5	8.1	70.3	—	20.7	71.8	1.7	26.5	60.7	1.6	37.7
Idaho.....	53.1	2.0	44.9	50.3	5.8	44.0	48.3	5.4	46.3	22.6	1.6	75.8
Illinois.....	75.2	1.3	23.5	59.1	2.1	38.8	70.6	1.4	28.1	25.8	.8	73.4
Indiana.....	86.9	12.0	1.1	81.0	18.1	.9	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	48.4	43.1	8.5
Iowa.....	48.7	2.8	48.5	32.7	1.3	66.0	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	26.0	.7	73.2
Kansas.....	45.4	5.0	49.7	36.6	7.8	55.6	51.5	6.3	42.2	38.3	3.7	58.0
Kentucky.....	94.4	5.6	—	89.5	10.5	—	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	96.5	3.5	—
Louisiana.....	42.6	55.5	1.9	67.6	1.2	31.2	81.5	.6	17.9	96.5	.2	3.3
Maine.....	100.0	—	—	100.0	—	—	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	44.2	53.7	2.1
Maryland.....	75.4	4.2	20.4	59.5	6.5	34.0	56.8	5.9	37.3	51.9	1.6	46.5
Massachusetts <sup>4</sup> .....	31.0	.9	68.2	23.2	1.7	75.1	49.5	3.5	47.0	25.5	.7	73.8
Michigan.....	55.4	2.1	42.5	34.4	2.1	63.6	34.6	.9	64.5	30.1	.8	69.1
Minnesota.....	64.8	3.8	31.4	48.7	2.6	48.7	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	35.8	1.4	62.8
Mississippi.....	100.0	—	—	100.0	—	—	100.0	—	—	100.0	—	—
Missouri.....	35.7	64.3	—	100.0	—	—	25.9	74.1	—	89.9	10.1	—
Montana.....	39.0	2.5	58.5	30.6	3.4	66.0	28.9	4.1	67.0	37.2	2.2	60.6
Nebraska.....	69.8	4.6	25.6	37.0	3.5	59.4	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	37.3	1.3	61.5
Nevada.....	24.2	1.5	74.3	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
New Hampshire.....	65.5	5.0	29.5	52.4	7.8	39.8	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	24.4	2.4	73.2
New Jersey.....	51.7	2.0	46.4	34.7	1.9	63.4	34.9	1.9	63.1	23.9	.7	75.3
New Mexico.....	77.4	.4	22.2	73.8	.7	25.5	87.6	.2	12.1	92.9	1.0	6.1
New York.....	52.1	1.7	46.2	37.0	1.6	61.5	38.6	1.4	60.1	23.4	.6	76.0
North Carolina.....	96.3	3.7	—	83.7	16.3	—	89.7	10.3	—	93.0	7.0	—
North Dakota.....	63.9	2.0	34.2	55.3	2.6	42.1	54.0	1.5	44.4	34.6	1.3	64.0
Ohio.....	41.1	2.4	56.5	44.7	5.1	50.1	43.9	56.1	—	59.3	27.5	13.2
Oklahoma.....	26.7	1.5	71.8	20.5	.8	78.6	43.4	1.1	55.4	31.4	2.6	66.0
Oregon.....	43.8	2.3	53.9	27.6	2.8	69.6	27.0	2.1	70.9	21.7	1.1	77.3
Pennsylvania <sup>5</sup> .....	71.9	1.9	26.2	100.0	—	—	58.5	2.4	39.1	38.3	1.4	60.3
Puerto Rico.....	100.0	—	—	100.0	—	—	100.0	—	—	100.0	—	—
Rhode Island.....	63.6	1.7	34.7	46.8	.5	52.7	40.4	.5	59.1	29.4	1.0	69.6
South Carolina.....	95.8	4.2	—	87.7	12.3	—	100.0	—	—	100.0	—	—
South Dakota.....	77.0	23.0	—	78.8	21.2	—	61.6	38.4	—	47.4	8.8	43.8
Tennessee.....	100.0	—	—	100.0	—	—	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	100.0	—	—
Texas.....	87.6	12.4	—	77.9	22.1	—	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	99.7	.3	—
Utah.....	39.1	4.6	56.4	36.3	7.0	56.7	31.6	9.8	58.5	22.6	.7	76.7
Vermont.....	100.0	—	—	100.0	—	—	100.0	—	—	64.3	35.7	—
Virgin Islands.....	100.0	—	—	100.0	—	—	100.0	—	—	99.1	.9	—
Virginia.....	96.1	1.7	2.2	91.8	7.0	1.2	88.1	4.2	7.7	84.4	3.3	12.3
Washington <sup>6</sup> .....	30.5	1.9	67.5	12.0	1.2	86.7	37.9	2.4	59.8	19.4	.8	79.8
West Virginia.....	90.9	9.1	—	80.0	20.0	—	83.0	17.0	—	60.0	40.0	—
Wisconsin.....	58.2	2.1	39.7	44.1	1.7	54.2	31.0	1.3	67.7	26.2	2.0	71.7
Wyoming.....	32.1	2.8	65.1	24.7	4.5	70.8	32.9	9.6	57.6	26.0	2.4	71.6

<sup>1</sup> September data for all programs in the Virgin Islands, for all except aid to dependent children in Vermont, and for aid to the blind in Massachusetts; October data for all programs in Idaho and for all except aid to the blind in Missouri; November data for all programs in New York.

<sup>2</sup> Less than 0.5 percent.

<sup>3</sup> Not computed; base too small.

<sup>4</sup> No program.

<sup>5</sup> For aid to the blind, excludes payments made without Federal participation.

<sup>6</sup> For old-age assistance, includes vendor payments for medical care for recipients receiving money payments.

<sup>7</sup> No State-Federal program.

**Table 45.—Expenditures for assistance and administration: Amount and percentage distribution by program and source of funds for each State, 1952<sup>1</sup>**

[Including vendor payments for medical care]

State	Old-age assistance				Aid to dependent children				Aid to the blind				Aid to the permanently and totally disabled				General assistance		
	Total (in thous- ands)	Percentage distribution			Total (in thous- ands)	Percentage distribution			Total (in thous- ands)	Percentage distribution			Total (in thous- ands)	Percentage distribution			Total (in thous- ands)	Percentage distribution	
		Federal funds	State funds	Local funds		Federal funds	State funds	Local funds		Federal funds	State funds	Local funds		Federal funds	State funds	Local funds		State funds	Local funds
Total	\$1,615,753	53.1	40.4	6.5	\$605,096	53.0	36.2	10.8	\$66,406	47.3	45.1	7.6	\$102,553	49.8	38.7	11.5	\$258,103	52.4	47.6
Alabama	21,193	72.8	27.2	(*)	8,638	73.8	26.2	.1	507	70.1	29.9	(*)	2,653	71.6	28.3	.1	67	99.0	1.0
Alaska	1,192	50.4	49.6		739	58.4	41.6		22	53.7	46.3						200	100.0	
Arizona	8,793	56.6	43.4		3,483	68.5	31.5		496	53.3	46.7						720	100.0	
Arkansas	18,305	71.1	28.9		7,089	75.4	24.6		750	66.8	33.2		93	67.6	32.4		605	100.0	
California	230,768	44.8	45.5	9.7	82,301	41.1	35.7	23.2	12,316	36.4	46.6	16.9					20,530		100.0
Colorado	47,728	37.9	61.6	.5	6,465	52.1	24.5	23.4	294	45.8	30.0	24.2	2,572	53.2	23.2	23.6	3,390	7.5	92.5
Connecticut	15,706	40.9	59.1		7,076	40.4	59.6		311	38.0	62.0						4,211	40.1	59.9
Delaware	798	64.5	35.5		801	60.5	21.7	17.8	151	57.1	42.9		84	56.4	43.6		464	50.0	50.0
District of Columbia	1,823	54.5	45.5		2,645	55.1	44.9		178	53.0	47.0		954	51.5	48.5		576	100.0	
Florida	32,989	63.7	36.3		11,238	71.3	28.7		1,717	62.4	37.6						948		100.0
Georgia	39,101	66.4	29.4	4.2	12,151	68.9	26.9	4.2	1,413	64.2	31.7	4.2	325	60.4	34.8	4.8	703	4.5	99.5
Hawaii	1,015	61.8	38.2		3,651	54.0	46.0		64	55.9	44.1		710	50.1	49.9		1,344	100.0	
Idaho	5,965	53.9	46.0	.2	2,871	44.7	55.1	.2	317	50.3	49.5	.2	564	52.6	47.1	.3	907	2.1	97.9
Illinois	76,658	49.6	50.4		34,309	44.8	55.2		3,133	48.4	51.6		2,867	42.8	57.2		30,487	64.3	35.7
Indiana	23,675	56.4	25.3	18.3	8,225	60.5	22.5	16.9	1,072	55.9	42.0	2.1					4,396		100.0
Iowa	31,849	53.1	46.7	.2	7,400	46.2	28.3	25.5	1,082	45.5	30.3	24.2					3,568	.5	99.5
Kansas	25,343	52.8	28.1	19.1	4,953	52.2	24.1	23.7	446	50.4	29.0	20.6	1,948	52.1	24.2	23.7	4,079	50.3	49.7
Kentucky	23,111	67.2	32.8		12,648	72.5	27.5		1,016	66.4	33.6						888		100.0
Louisiana	74,868	59.2	40.8		18,454	67.3	32.7		1,154	55.6	44.4		8,068	59.6	40.4		3,660	100.0	
Maine	7,577	62.5	37.5		4,106	64.7	23.6	11.7	338	61.6	38.4						3,049	53.7	46.3
Maryland	6,030	59.3	23.9	16.8	5,854	57.2	33.5	9.2	284	57.9	8.2	34.0	1,800	56.1	22.8	21.1	1,923	53.7	46.3
Massachusetts	91,597	39.9	40.9	19.2	19,857	40.3	31.5	28.2	1,667	38.0	62.0		7,116	34.8	40.6	24.6	12,482	65.1	74.9
Michigan	57,346	54.9	44.4	.6	30,752	48.6	47.3	4.1	1,293	52.5	46.5	1.0	1,006	46.5	51.4	2.1	22,581	27.7	72.3
Minnesota	40,439	46.9	30.6	22.5	10,621	45.7	26.0	28.2	1,024	43.5	51.9	4.6					5,715	12.3	87.7
Mississippi	16,584	73.2	26.5	.3	3,744	72.6	26.8	.6	978	69.8	30.0	.2	280	70.8	28.4	.7	136		100.0
Missouri	74,741	61.8	38.1	.1	15,157	69.4	30.4	.2	2,103	46.7	53.2	.1	7,057	60.8	39.1	.1	3,888	96.6	3.4
Montana	7,529	53.0	35.3	11.7	2,696	52.5	31.3	16.2	417	49.7	39.7	10.6	868	50.1	16.5	33.4	1,799	6.4	93.6
Nebraska	14,464	51.6	45.3	3.1	3,213	52.2	46.0	1.9	606	45.3	54.7						(*)	(*)	(*)
Nevada	1,966	54.1	27.2	18.7	14			100.0	26		71.8	28.2					714		100.0
New Hampshire	4,736	51.9	24.5	23.7	2,030	43.2	56.8		218	49.4	50.6		21	43.8	23.6	32.7	703		100.0
New Jersey	16,323	50.0	32.0	18.0	6,957	45.7	24.4	29.9	678	47.3	3.3	49.4	1,165	46.2	26.9	26.9	7,005	54.6	65.4
New Mexico	5,989	60.2	39.8		4,439	67.4	32.6		240	63.4	36.6		1,264	59.2	40.8		348	75.0	25.0
New York	102,094	44.3	33.9	21.9	85,950	43.3	36.4	20.3	4,480	41.4	37.1	21.6	31,404	41.7	36.6	21.7	48,421	77.5	33.5
North Carolina	16,617	70.8	16.3	12.9	10,894	72.5	15.0	12.6	2,122	64.0	16.6	19.4	2,119	66.9	17.9	15.2	2,027		99.6
North Dakota	6,116	49.9	41.1	9.0	2,018	49.5	27.8	22.8	88	49.2	47.4	3.4	548	44.5	45.2	10.4	483	4.1	95.9
Ohio	73,738	54.0	46.0		13,103	62.3	27.4	10.2	2,555	54.9	40.5	4.7	3,288	60.4	39.0	.6	18,274	98.4	1.6
Oklahoma	65,227	52.4	47.6		18,528	61.2	38.8		1,845	49.4	50.6		1,914	51.5	48.5		1,038	69.9	30.1
Oregon	16,660	47.9	37.4	14.7	4,611	46.0	39.6	14.4	328	44.1	40.1	15.8	1,742	42.8	41.4	15.9	5,428	73.8	26.2
Pennsylvania	41,051	56.5	43.5		38,729	51.8	48.2		10,174	33.8	66.2		7,010	50.5	49.5		15,927	100.0	
Puerto Rico	3,722	50.0	50.0		3,423	49.0	51.0		102	50.0	50.0		974	49.0	51.0		295	100.0	
Rhode Island	6,294	50.7	49.3		4,260	46.8	53.2		151	45.2	54.8		255	44.3	55.7		4,044	70.5	29.5
South Carolina	15,152	68.7	31.1	.1	3,834	74.3	25.5	.2	636	66.9	32.9	.2	1,973	66.1	33.6	.2	1,640	74.6	25.4
South Dakota	6,423	62.4	37.4	.2	2,445	62.6	37.0	.4	107	63.0	36.8	.2	140	61.3	38.2	.5	1,142		100.0
Tennessee	25,183	66.0	27.6	6.3	12,793	72.3	22.9	4.8	1,403	63.6	29.5	6.9					384		100.0
Texas	94,361	65.6	34.4	(*)	11,165	72.1	27.9	(*)	3,007	63.4	36.5	(*)					1,642		100.0
Utah	6,763	52.7	47.3	(*)	3,937	46.4	53.6	(*)	168	50.0	50.0	(*)	1,145	50.7	49.3	(*)	935	100.0	(*)
Vermont	3,497	63.5	36.5		745	69.2	19.3	11.5	96	62.3	37.7		114	62.4	37.6		473	4.2	97.5
Virgin Islands <sup>11</sup>	119	50.0	50.0		63	50.0	50.0		8	50.0	50.0		5	50.0	50.0		40	100.0	
Virginia	5,943	70.3	15.6	14.2	5,626	69.2	16.0	14.8	617	65.6	19.5	14.9	1,574	62.1	19.9	18.0	961	55.6	44.4
Washington	52,617	45.1	54.8	.1	11,773	46.6	53.2	.2	806	38.3	61.5	.1	4,317	45.8	54.1	.2	5,794	33.9	66.1
West Virginia	9,680	68.2	31.8		13,477	68.7	31.3		482	65.5	34.5		1,407	65.6	34.4		2,067	57.1	42.9
Wisconsin	35,275	48.3	34.0	17.8	12,440	40.4	33.3	26.3	1,037	47.1	35.9	17.1	881	43.0	45.9	11.1	5,356	4.5	95.5
Wyoming	3,018	51.5	27.4	21.1	703	50.0	28.8	21.1	66	51.0	47.3	1.7	327	53.0	27.6	19.4	496	19.3	80.7

<sup>1</sup> Data not comparable with annual data for assistance based on monthly series (table 42) because data in this table include more cancellations of payments and because monthly series do not include administrative costs or vendor payments for medical care.

<sup>2</sup> Includes assistance payments for Nevada, which administers program from State and/or local funds without Federal participation; administrative costs not available.

<sup>3</sup> Less than 0.05 percent.

<sup>4</sup> Estimated. Excludes administrative expenditures; data not available.

<sup>5</sup> Represents expenditures of local welfare departments. Excludes expenditures of county commissioners or other local officials.

<sup>6</sup> Excludes administrative expenditures; data not available.

<sup>7</sup> Administration represents expenditures of the State Department of Health and Welfare only.

<sup>8</sup> Data not available.

<sup>9</sup> Administrative costs for aid to the permanently and totally disabled included in administrative expenditures for old-age assistance.

<sup>10</sup> Data on administrative expenditures incomplete.

<sup>11</sup> Partly estimated.



Table 46.—Expenditures for assistance and administration: Amount and percentage distribution by program for each source of funds and by source of funds for each State, 1952<sup>1</sup>

[Data include vendor payments for medical care]

Program and State (ranked according to percent of Federal funds)	Amount (in thousands)				Percentage distribution			
	Total	Federal funds	State funds	Local funds	Total	Federal funds	State funds	Local funds
Total.....	\$2,647,910	\$1,261,514	\$1,076,782	\$309,615	100.0	100.0	100.0	100.0
Old-age assistance.....	1,615,753	858,256	653,202	104,295	61.0	68.0	60.7	33.7
Aid to dependent children.....	605,096	320,826	218,768	65,502	22.9	25.4	20.3	21.2
Aid to the blind.....	66,406	31,404	29,939	5,063	2.5	2.5	2.8	1.6
Aid to the permanently and totally disabled.....	102,553	51,027	39,730	11,796	3.9	4.0	3.7	3.8
General assistance.....	258,103		135,144	122,959	9.7		12.6	39.7
Total.....	2,647,910	1,261,514	1,076,782	309,615	100.0	47.6	40.7	11.7
Alabama.....	33,058	24,060	8,988	10	100.0	72.8	27.2	( <sup>2</sup> )
Mississippi.....	21,721	15,733	5,770	218	100.0	72.4	26.6	1.0
Arkansas.....	26,841	18,914	7,927		100.0	70.5	29.5	
South Carolina.....	22,235	14,980	7,048	197	100.0	67.4	31.7	0.9
Kentucky.....	37,663	25,381	11,394	888	100.0	67.4	30.3	2.4
Tennessee.....	39,764	26,765	10,302	2,697	100.0	67.3	25.9	6.8
North Carolina.....	33,779	22,427	5,080	6,272	100.0	66.4	15.0	18.6
Georgia.....	53,754	35,425	15,337	2,992	100.0	65.9	28.5	5.6
Texas.....	110,175	71,859	36,654	1,662	100.0	65.2	33.3	1.5
Virginia.....	14,720	9,450	2,795	2,476	100.0	64.2	19.0	16.8
Florida.....	46,892	30,091	15,853	948	100.0	64.2	33.8	2.0
West Virginia.....	27,115	17,098	9,129	888	100.0	63.1	33.7	3.2
New Mexico.....	21,279	7,499	4,658	122	100.0	61.1	37.9	1.0
Missouri.....	102,947	61,997	40,730	220	100.0	60.2	39.6	0.2
Louisiana.....	106,204	62,217	43,987		100.0	58.6	41.4	
Vermont.....	4,924	2,865	1,812	547	100.0	58.2	30.7	11.1
Arizona.....	13,492	7,624	5,868		100.0	56.5	43.5	
South Dakota.....	10,257	5,689	3,402	1,166	100.0	55.5	33.2	11.4
Oklahoma.....	88,551	47,443	40,795	313	100.0	53.6	46.1	0.4
Nebraska.....	18,282	9,418	8,354	510	100.0	51.5	45.7	2.8
Maryland.....	15,891	8,100	4,872	2,919	100.0	51.0	30.7	18.4
Indiana.....	37,867	18,941	8,291	10,135	100.0	50.7	22.2	27.1
Maine.....	15,071	7,598	5,582	1,892	100.0	50.4	37.0	12.6
Delaware.....	2,298	1,134	791	374	100.0	49.3	34.4	16.3
District of Columbia.....	6,175	3,037	3,138		100.0	49.2	50.8	
Alaska.....	2,154	1,045	1,108		100.0	48.5	51.5	
Puerto Rico.....	8,516	4,065	4,451		100.0	47.7	52.3	
Iowa.....	43,898	20,830	17,312	5,756	100.0	47.5	39.4	13.1
North Dakota.....	9,253	4,337	3,383	1,534	100.0	46.9	36.6	16.6
Kansas.....	36,769	17,200	10,971	8,597	100.0	46.8	29.8	23.4
Utah.....	12,949	6,055	6,893	1	100.0	46.8	53.2	( <sup>2</sup> )
Idaho.....	10,444	4,862	4,677	905	100.0	46.6	44.8	8.7
Ohio.....	110,958	51,354	57,822	1,782	100.0	46.3	52.1	1.6
Wyoming.....	4,610	2,112	1,248	1,250	100.0	45.8	27.1	27.1
Montana.....	13,310	6,049	3,924	3,337	100.0	45.4	29.8	25.1
Pennsylvania.....	112,891	50,258	62,633		100.0	44.5	55.5	
New Hampshire.....	7,797	3,450	2,427	1,920	100.0	44.2	31.1	24.6
Hawaii.....	6,784	2,989	3,795		100.0	44.1	55.9	
Michigan.....	112,978	47,582	47,406	17,990	100.0	42.1	42.0	15.9
Minnesota.....	57,799	24,252	16,388	17,160	100.0	42.0	28.4	29.7
Washington.....	75,306	31,483	39,906	3,917	100.0	41.8	53.0	5.2
Wisconsin.....	54,989	22,920	17,140	14,930	100.0	41.7	31.2	27.2
Virgin Islands.....	233	97	136		100.0	41.5	58.5	
California.....	345,916	141,675	140,255	63,986	100.0	41.0	40.5	18.5
Nevada.....	2,721	1,064	553	1,103	100.0	39.1	20.3	40.5
Oregon.....	28,770	10,996	12,906	4,869	100.0	38.2	44.9	16.9
Illinois.....	147,454	56,123	80,452	10,879	100.0	38.1	54.6	7.4
Colorado.....	60,450	22,969	31,919	5,561	100.0	38.0	52.8	9.2
New Jersey.....	32,128	12,194	9,685	10,249	100.0	38.0	30.1	31.9
Massachusetts.....	132,719	47,633	50,755	34,331	100.0	35.9	38.2	25.9
New York.....	272,349	97,396	116,559	58,394	100.0	35.8	42.5	21.4
Rhode Island.....	15,003	5,364	1,195	1,950	100.0	35.7	56.3	8.0
Connecticut.....	27,304	9,405	15,376	2,523	100.0	34.4	56.3	9.2

<sup>1</sup> For explanatory footnotes see table 45.

<sup>2</sup> Less than 0.05 percent.

Table 47.—Expenditures for assistance payments: Amount and percentage distribution by source of funds, 1936-52<sup>1</sup>

Year	Total	Federal	State	Local
Amount (in thousands)				
1936.....	\$655,086	\$88,101	\$336,471	\$230,514
1937.....	802,937	172,889	396,436	233,612
1938.....	987,025	219,478	496,129	271,418
1939.....	1,050,790	243,169	532,058	275,563
1940.....	1,020,115	293,848	479,328	246,939
1941.....	989,397	336,067	440,550	212,680
1942.....	956,846	365,360	415,300	176,186
1943.....	926,325	378,928	412,156	135,241
1944.....	940,399	389,287	430,481	120,631
1945.....	967,934	401,954	462,824	123,156
1946.....	1,179,318	478,305	568,161	132,852
1947.....	1,480,800	649,744	675,438	155,619
1948.....	1,730,713	758,085	788,095	183,533
1949.....	2,174,974	984,138	981,959	206,877
1950.....	2,457,910	1,084,329	1,117,620	255,961
1951.....	2,382,791	1,133,820	991,492	257,479
1952.....	2,450,716	1,182,501	1,004,850	263,366
Percentage distribution				
1936.....	100.0	13.4	51.4	35.2
1937.....	100.0	21.5	49.4	29.1
1938.....	100.0	22.2	50.3	27.5
1939.....	100.0	23.2	50.6	26.2
1940.....	100.0	28.8	47.0	24.2
1941.....	100.0	34.0	44.5	21.5
1942.....	100.0	38.2	43.4	18.4
1943.....	100.0	40.9	44.5	14.6
1944.....	100.0	41.4	45.8	12.8
1945.....	100.0	40.7	46.8	12.5
1946.....	100.0	40.6	48.2	11.3
1947.....	100.0	43.9	45.5	10.6
1948.....	100.0	43.9	45.5	10.6
1949.....	100.0	45.3	45.1	9.5
1950.....	100.0	44.1	45.5	10.4
1951.....	100.0	47.6	41.6	10.8
1952.....	100.0	48.3	41.0	10.7

<sup>1</sup> Data not comparable with annual data for assistance based on monthly series (table 42), mainly because data in this table include more cancellations of payments. See also footnote 3.

<sup>2</sup> Includes balances of Federal Emergency Relief Administration funds spent for general assistance as follows: 1936, \$12,500,000; 1937, \$500,000; 1938, \$5,000.

<sup>3</sup> Data include vendor payments for medical care. For January-June 1950, all such payments (amounting to \$51,622,000) are included in State funds; distribution between State and local funds not available.

# Maternal and Child Health and Child Welfare

**Table 48.—Services for crippled children: Services provided or purchased by official State agencies, 1951 and 1952<sup>1</sup>**

Type of service	Number reported		Percentage change, <sup>2</sup> 1952 from 1951
	1952 <sup>2</sup>	1951	
Total number of children who received physician's service.....	238,000	229,000	4.2
<i>Clinic service</i>			
Number of children.....	191,000	187,000	1.7
Number of visits.....	400,000	388,000	3.0
Average number of visits per child <sup>3</sup> .....	2.1	2.1	
<i>Hospital in-patient care</i>			
Number of children.....	43,000	43,400	-1.0
Number of days' care.....	1,360,000	1,323,000	2.8
Average number of days per child <sup>3</sup> .....	31.6	30.4	
<i>Convalescent-home care</i>			
Number of children.....	4,900	5,600	-12.9
Number of days' care.....	473,000	529,000	-10.5
Average number of days per child <sup>3</sup> .....	96.8	94.1	
<i>Other services by physicians</i>			
Number of children.....	41,000	24,400	68.2
Number of visits (office and home).....	94,000	89,000	6.2
Average number of visits per child <sup>3</sup> .....	2.3	3.6	
Crippled children on State registers at end of year.....	753,000	689,000	9.3

<sup>1</sup> Services under title V, part 2, of the Social Security Act in 47 States (Arizona is excluded), Alaska, the District of Columbia, Hawaii, Puerto Rico, and the Virgin Islands.

<sup>2</sup> Preliminary.

<sup>3</sup> Based on unrounded figures.

**Table 49.—Maternal and child health services: Services administered or supervised by State health agencies, by type of service, 1951 and 1952<sup>1</sup>**

Type of service	Number reported		Per-centage change, <sup>1</sup> 1952 from 1951
	1952 <sup>2</sup>	1951	
<i>Medical services</i>			
<i>Maternity service:</i>			
Cases admitted to antepartum medical service.....	181,000	189,000	-4.0
Visits by antepartum cases to medical conferences.....	544,000	555,000	-2.0
Cases given postpartum medical examination.....	55,000	53,000	4.4
<i>Infant hygiene:</i>			
Individuals admitted to medical service.....	436,000	402,000	8.3
Visits to medical conferences.....	1,243,000	1,122,000	10.8
<i>Preschool hygiene:</i>			
Individuals admitted to medical service.....	578,000	580,000	-0.3
Visits to medical conferences.....	1,147,000	1,059,000	8.3
School hygiene, examinations by physicians.....	2,699,000	2,578,000	4.7
<i>Public health nursing services</i>			
<i>Maternity service:</i>			
Cases admitted to antepartum nursing service.....	258,000	268,000	-4.1
Field and office visits to and by antepartum cases.....	647,000	672,000	-3.8
Cases given nursing service at delivery.....	3,300	3,900	-14.3
Cases admitted to postpartum nursing service.....	283,000	281,000	0.8
Nursing visits to postpartum cases.....	556,000	578,000	-3.9
<i>Infant hygiene:</i>			
Individuals admitted to nursing service.....	688,000	698,000	-1.4
Field and office nursing visits.....	1,666,000	1,730,000	-3.7
<i>Preschool hygiene:</i>			
Individuals admitted to nursing service.....	749,000	732,000	2.4
Field and office nursing visits.....	1,549,000	1,577,000	-1.8
School hygiene, field and office nursing visits.....	2,533,000	2,453,000	3.3
<i>Immunizations</i>			
Smallpox.....	1,894,000	1,850,000	2.4
Diphtheria, total.....	1,717,000	1,671,000	2.7
Under 1 year.....	376,000	348,000	8.0
1-4 years.....	466,000	450,000	3.6
5 years and over.....	815,000	789,000	3.3
Age not reported.....	60,000	84,000	-28.7
<i>Dental inspections</i>			
<i>Inspections by dentists or dental hygienists:</i>			
Preschool children.....	88,000	80,000	9.5
School children.....	2,472,000	2,592,000	-4.0
<i>Midwife supervision</i>			
Visits for midwife supervision.....	29,000	32,000	-9.4

<sup>1</sup> Services under title V, part 1, of the Social Security Act in the 48 States, Alaska, the District of Columbia, Hawaii, Puerto Rico, and the Virgin Islands.

<sup>2</sup> Preliminary.

<sup>3</sup> Based on unrounded figures.

Table 50.—Child welfare services: Number and percentage distribution of children receiving services from public welfare agencies, by State and by living arrangements, December 31, 1952 <sup>1</sup>

State and reporting coverage <sup>2</sup>	Total	In homes of parents or relatives		In foster-family homes		In institutions and elsewhere <sup>3</sup>	
		Number	Percent	Number	Percent	Number	Percent
Total, 53 States.....	4 260, 896	100, 928	( <sup>4</sup> )	115, 653	( <sup>4</sup> )	44, 017	( <sup>4</sup> )
With substantially complete reports, total.....	4 240, 191	96, 876	41	101, 588	42	41, 429	17
Alabama.....	9, 418	7, 246	77	1, 335	14	837	9
Alaska.....	639	195	31	169	26	275	43
Arizona.....	1, 966	1, 045	53	785	40	136	7
Arkansas.....	1, 660	788	47	710	43	162	10
Colorado.....	2, 401	1, 349	57	767	32	272	11
Connecticut.....	5, 926	1, 086	19	3, 642	62	1, 135	19
Delaware.....	936	327	35	521	56	88	9
District of Columbia.....	2, 566	915	37	890	36	680	27
Florida.....	2, 232	889	40	1, 122	50	221	10
Hawaii.....	2, 495	1, 307	52	925	37	263	11
Idaho.....	263	199	76	40	15	24	9
Illinois.....	5, 956	2, 079	35	3, 443	58	434	7
Indiana.....	12, 633	5, 716	45	4, 611	37	2, 306	18
Iowa.....	2, 743	2, 013	73	443	16	287	11
Kansas.....	2, 247	869	39	698	31	661	30
Kentucky.....	4, 293	2, 365	55	1, 127	26	801	19
Louisiana.....	3, 055	460	15	2, 354	77	241	8
Maine.....	3, 000	808	27	1, 970	66	209	7
Maryland.....	4, 303	734	17	2, 979	69	590	14
Massachusetts.....	7, 385	748	10	6, 076	83	547	7
Michigan.....	2, 271	809	36	1, 346	59	116	5
Minnesota.....	9, 083	5, 720	63	2, 656	30	661	7
Mississippi.....	3, 570	3, 010	84	335	10	225	6
Missouri.....	3, 511	1, 655	47	1, 546	44	311	9
Montana.....	973	449	46	424	44	100	10
Nebraska.....	1, 823	879	48	457	25	487	27
Nevada.....	223	71	32	103	46	49	22
New Hampshire.....	2, 330	965	42	936	40	429	18
New Jersey.....	7, 062	1, 267	18	4, 618	65	1, 177	17
New Mexico.....	1, 346	579	43	577	43	190	14
New York.....	39, 740	4, 455	11	21, 791	55	13, 494	34
North Carolina.....	11, 921	6, 654	56	3, 034	25	2, 233	19
North Dakota.....	3, 480	3, 233	93	101	3	146	4
Ohio.....	17, 121	4, 605	27	8, 252	48	4, 215	25
Oklahoma.....	1, 401	411	29	578	41	412	30
Oregon.....	2, 383	893	37	1, 370	58	120	5
Puerto Rico.....	10, 942	8, 518	78	464	4	1, 960	18
Rhode Island.....	1, 935	701	36	1, 005	52	229	12
South Carolina.....	4, 103	2, 797	68	483	12	823	20
South Dakota.....	799	407	51	302	38	90	11
Tennessee.....	2, 769	1, 330	48	1, 147	41	292	11
Texas.....	2, 348	1, 580	67	583	25	185	8
Utah.....	1, 022	420	41	545	53	57	6
Vermont.....	1, 780	731	41	827	46	222	13
Virgin Islands.....	290	188	65	46	16	56	19
Virginia.....	8, 343	2, 649	32	4, 875	58	819	1
Washington.....	5, 795	2, 210	38	2, 767	48	818	14
West Virginia.....	7, 544	5, 007	66	1, 885	25	652	9
Wisconsin.....	7, 712	3, 248	42	3, 785	49	679	9
Wyoming.....	454	297	65	144	32	13	3
With incomplete reports, total.....	20, 705	4, 052	( <sup>4</sup> )	14, 065	( <sup>4</sup> )	2, 588	( <sup>4</sup> )
California.....	14, 443	1, 494	( <sup>4</sup> )	11, 344	( <sup>4</sup> )	1, 605	( <sup>4</sup> )
Georgia.....	2, 335	745	( <sup>4</sup> )	1, 222	( <sup>4</sup> )	368	( <sup>4</sup> )
Pennsylvania.....	3, 927	1, 813	( <sup>4</sup> )	1, 499	( <sup>4</sup> )	615	( <sup>4</sup> )

<sup>1</sup> Services under title V, part 3, of the Social Security Act in the 48 States, Alaska, the District of Columbia, Hawaii, Puerto Rico, and the Virgin Islands.

<sup>2</sup> States with substantially complete reports are those reporting on 90 percent or more of the children served. States with incomplete reports are those reporting on less than 90 percent of the children served.

<sup>3</sup> Includes 34,776 children reported as living in institutions and 9,241 as living elsewhere. Children reported in institutions represent only those served by workers attached to State or local public welfare agencies and not all children receiving institutional care.

<sup>4</sup> Includes some children whose whereabouts is unknown (less than 1 percent for the total).

<sup>5</sup> Not computed because of incomplete report.



# Federal Credit Unions

**Table 51.—Federal credit unions: Assets and liabilities, December 31, 1952, and December 31, 1951**

Assets and liabilities	Amount			Percentage distribution	
	Dec. 31, 1952	Dec. 31, 1951	Change during year	Dec. 31, 1952	Dec. 31, 1951
<b>Total assets</b> .....	\$662,408,869	\$504,714,580	\$157,694,289	100.0	100.0
Loans to members.....	415,062,315	299,755,775	115,306,540	62.6	59.4
Cash.....	66,033,714	63,574,011	2,459,703	10.0	12.6
U. S. bonds.....	85,859,900	77,678,164	8,181,736	12.9	15.4
Savings and loan shares	80,155,252	53,776,524	26,378,728	12.1	10.6
Loans to other credit unions.....	10,297,188	6,470,564	3,826,624	1.6	1.3
Other assets.....	5,000,500	3,459,542	1,540,958	.8	.7
<b>Total liabilities</b> .....	662,408,869	504,714,580	157,694,289	100.0	100.0
Notes payable.....	16,091,405	8,686,559	7,404,846	2.4	1.7
Accounts payable and other liabilities.....	1,715,599	1,244,784	470,815	.3	.3
Shares.....	597,374,117	457,402,124	139,971,993	90.2	90.6
Reserve for bad loans.....	19,571,805	15,542,645	4,029,160	3.0	3.1
Special reserve for delinquent loans.....	988,926	736,062	252,864	.1	.1
Undivided profits.....	26,667,017	21,102,406	5,564,611	4.0	4.2

**Table 52.—Federal credit unions: Number and status, 1935-32**

Year	Number of charters			Outstanding at end of year		
	Granted	Canceled	Net change			
				Total	Inactive	Operating
1935.....	1,906	-----	1,906	906	134	722
1936.....	956	4	952	1,858	107	1,751
1937.....	638	69	569	2,427	114	2,313
1938.....	515	83	432	2,859	99	2,760
1939.....	529	93	436	3,295	113	3,182
1940.....	666	76	590	3,885	129	3,756
1941.....	583	89	494	4,379	151	4,228
1942.....	187	80	98	4,477	332	4,145
1943.....	108	321	-213	4,264	326	3,938
1944.....	69	285	-216	4,048	233	3,815
1945.....	96	185	-89	3,959	202	3,757
1946.....	157	151	6	3,965	204	3,761
1947.....	207	159	48	4,013	168	3,845
1948.....	341	130	211	4,224	166	4,058
1949.....	323	101	422	4,646	151	4,495
1950.....	365	83	482	5,128	144	4,984
1951.....	533	75	458	5,586	188	5,398
1952.....	692	115	577	6,163	238	5,925

<sup>1</sup> Includes 78 charters granted in 1934.

**Table 53.—Federal credit unions: Number of credit unions, number of members, and amount of assets, shares, and loans outstanding December 31, reporting Federal credit unions, 1935-52**

Year	Number of reporting credit unions <sup>1</sup>	Number of members	Assets	Shares	Loans
1935.....	762	118,665	\$2,368,521	\$2,224,608	\$1,830,480
1936.....	1,725	307,651	9,142,943	8,496,526	7,330,245
1937.....	2,296	482,441	19,249,738	17,636,414	15,683,676
1938.....	2,753	631,436	29,621,501	26,869,367	23,824,708
1939.....	3,172	849,806	47,796,278	43,314,433	37,663,782
1940.....	3,739	1,126,222	72,500,539	65,780,063	55,801,026
1941.....	4,144	1,396,696	105,656,839	96,816,948	69,249,487
1942.....	4,070	1,347,519	119,232,893	109,498,801	42,886,730
1943.....	3,859	1,302,363	126,948,085	116,988,074	35,228,153
1944.....	3,795	1,303,801	144,266,156	133,586,147	34,403,467
1945.....	3,757	1,216,625	153,103,120	140,613,962	35,155,414
1946.....	3,761	1,302,132	173,166,459	159,718,040	56,800,987
1947.....	3,845	1,445,915	210,375,571	192,410,043	91,372,197
1948.....	4,058	1,628,339	258,411,736	235,008,368	137,642,327
1949.....	4,495	1,819,606	316,362,504	285,000,934	186,218,022
1950.....	4,984	2,126,823	405,834,976	361,924,778	263,735,838
1951.....	5,398	2,463,898	504,714,580	457,402,124	299,755,775
1952.....	5,925	2,853,241	662,408,869	597,374,117	415,062,315

<sup>1</sup> In the period 1945-52, the number of operating and reporting credit unions was the same. In other years, the number of credit unions that reported was less than the number in operation.

**Table 54.—Federal credit unions: Liquidations, 1935-52**

Item	Liquidations completed		
	1935-52	1951	1952
Number of Federal credit unions.....	1,945	64	105
Paid 100 percent or more.....	1,555	45	87
Paid less than 100 percent.....	390	19	18
Number of members.....	190,983	5,580	12,006
Received 100 percent or more.....	154,967	4,038	11,236
Received less than 100 percent.....	36,016	1,542	772
Amount of shares.....	\$9,738,903	\$410,434	\$1,235,313
Repaid 100 percent or more <sup>1</sup> .....	8,734,498	353,514	1,220,125
Repaid less than 100 percent <sup>2</sup> .....	1,004,405	56,920	15,188

<sup>1</sup> In addition, dividends were paid on some of these shares as follows: 1935-52, \$495,799; 1951, \$26,656; 1952, \$57,437.

<sup>2</sup> The losses on these shares were as follows: 1935-52, \$113,803; 1951, \$5,243; 1952, \$2,627.

# Social Security in Review

## Social Security Act Amended

**T**HE Seventy-third Congress, in the closing days of its first session, passed two bills amending the Social Security Act. Public Law No. 269, signed by President Eisenhower on August 14, 1953, extends to July 1, 1955, the period in which old-age and survivors insurance wage credits of \$160 a month are provided for military service. Until the amendment was adopted, wage credits were provided only for service performed before January 1, 1954. The new law also extends the provision governing the time for filing claims for lump-sum death payments under old-age and survivors insurance when servicemen who have died overseas are reburied in this country. The 2-year period in which the claim may be filed runs from the date of reburial in this country. The amendment extends the provision, which formerly applied only in cases of deaths occurring before January 1, 1954, to deaths occurring before July 1, 1955.

Public Law No. 279 was signed by the President on August 15. Under it, State and local employees in Wisconsin who are members of State retirement funds may be covered by old-age and survivors insurance if the State wishes, and at the same time retain the protection of the State fund. The amendment makes an exception to the provision prohibiting coverage under old-age and survivors insurance of employees who are in positions that are covered by a State or local retirement system at the time coverage is extended to the coverage group to which they belong.

## Program Operations

Under the old-age and survivors insurance program, 5.6 million per-

sons were receiving monthly benefits at the end of July—64,000 more than at the end of June. Three-fifths of the increase was accounted for by persons receiving old-age benefits and about one-fourth by other aged beneficiaries. July was the twelfth consecutive month in which the increase exceeded 60,000. Monthly benefits being paid at the end of July totaled \$236.4 million, an increase of \$3.4 million from the monthly rate at the end of June.

The number of retired workers receiving old-age benefits exceeded 3 million for the first time in July. Almost 9 years had passed after the inauguration of monthly payments before retirement benefits were being paid to 1 million retired workers each month; the 2-million figure was reached 2½ years later, and the 3-million mark in slightly more than two additional years. The rapid growth in recent years in the number of old-age beneficiaries resulted chiefly from the liberalized insured-status requirements under the 1950 amendments; the extension of coverage under the 1950 amendments, which increased the insured population; and the liberalizations in the work clause provided by the 1950 and the 1952 amendments.

Monthly benefits were awarded to 115,600 persons in July, slightly fewer than in June but more than the number awarded in July of any other year. Lump-sum death benefits awarded in July totaled \$7.9 million. The average lump-sum amount per worker represented in the awards during July reached an all-time high of \$171.58.

At the end of June 1953, monthly benefits were being withheld from 355,000 beneficiaries entitled to old-

age, wife's, husband's, widow's, widower's, mother's, or parent's benefits. From a high figure of 378,000 benefits withheld in June 1952 (excluding child's benefits withheld, for which data are not readily available), the number dropped to a low of 335,000 in March 1953. Although the number has increased since March, the proportion of all beneficiaries with benefits withheld in June 1953 was about 1.5 percent less than a year earlier.

Benefits withheld in June because the beneficiaries (under age 75) were working for wages of more than \$75 a month accounted for 71 percent of all suspensions. Wife's or husband's benefits withheld because of the employment of the old-age beneficiary represented 13 percent of the suspensions, while 10 percent were accounted for by the self-employment of the beneficiary or of the old-age beneficiary on whose earnings the wife's or husband's benefits are based.

**BEGINNING WITH THE JULY 1953** data presented in the Current Operating Statistics section of this issue, the tables for the public assistance programs have been revised to include, for the special types of public assistance, vendor payments for medical care and cases receiving only such payments. Data for general assistance continue to exclude vendor payments for medical care and cases receiving such payments. (See page 16 for a more detailed account of the changes.) The following analysis is based on the new series.

Public assistance expenditures in July, including vendor payments for medical care, declined more than \$2 million (1.1 percent) from the June total to \$210 million; the number of persons receiving assistance declined

less than 1 percent. In July, as in the four preceding months, the decreases in the number of recipients occurred in old-age assistance, aid to dependent children, and general assistance; similarly, the largest decrease, 2.7 percent, took place in the general assistance caseload. One additional State, Tennessee, initiated a program for aid to the permanently and totally disabled during the month, bringing to 40 the number of States providing this type of assistance.

In aid to dependent children, policies relating to summer employment resulted in significant changes in three States. Arkansas closed more than 2,200 cases in July because of the availability of farm employment. More than 2,500 cases had been closed for this reason in June. Mississippi has a similar policy but, because of a falling off in agricultural employment in July, found it necessary to reinstate many of the cases it had suspended in June. When Oregon withdrew assistance, for the summer months, to able-bodied children aged 14 or over, the number of families receiving assistance dropped 14 percent and the number of children decreased 19 percent.

For the country as a whole, average payments for all programs were lower in July than in June, although a majority of the States reported small increases in averages for each program. The decline in the average payments for all States combined ranged from 5 cents for general assistance to \$1.13 per family for aid to dependent children. The decreases reflect fairly substantial reductions in payments in a few States. West Virginia reduced from 85 percent to 70 percent the proportion of the recipient's requirements to be met by the money payment and other income. As a result, the average payments were less in all programs by amounts ranging from \$4 for general assistance to \$12 for families getting aid to dependent children.

A number of changes occurred in the District of Columbia in July; the net effect was a lower average payment for each program. The maximum payments for all programs were raised from \$180 to \$200, and cost

(Continued on page 8)

## Selected current statistics

[Corrected to Sept. 9, 1953]

Item	July 1953	June 1953	July 1952	Calendar year	
				1952	1951
<i>Labor Force<sup>1</sup> (in thousands)</i>					
Total civilian.....	64,608	64,734	64,176	62,966	62,864
Employed.....	63,120	63,172	62,234	61,293	61,001
Covered by old-age and survivors insurance <sup>2</sup> .....		47,200		45,900	45,400
Covered by State unemployment insurance <sup>3</sup> .....	36,700	36,600	35,100	35,717	34,824
Unemployed.....	1,548	1,562	1,942	1,673	1,873
<i>Personal Income<sup>4</sup> (in billions; seasonally adjusted at annual rates)</i>					
Total.....	\$288.1	\$286.3	\$266.3	\$269.7	\$254.3
Employees' income.....	201.7	200.0	180.8	184.3	170.1
Proprietors' and rental income.....	50.0	50.1	51.5	51.2	50.7
Personal interest income and dividends.....	22.5	22.3	20.9	21.0	20.3
Public aid <sup>5</sup> .....	2.4	2.4	2.3	2.4	2.3
Social insurance and related payments <sup>6</sup> .....	9.0	9.0	8.0	7.9	7.0
Veterans' subsistence allowances <sup>7</sup> and bonuses.....	.4	.4	.6	.7	.1
Miscellaneous income payments <sup>8</sup> .....	2.3	2.3	2.4	2.4	2.1
<i>Old-Age and Survivors Insurance</i>					
Monthly benefits:					
Current-payment status: <sup>11</sup>					
Number (in thousands).....	5,638	5,574	4,608		
Amount (in thousands).....	\$236,360	\$232,999	\$162,297	\$2,228,969	\$1,884,851
Average old-age benefit.....	\$50.56	\$50.42	\$41.89		
Awards (in thousands):					
Number.....	116	136	32	1,053	1,204
Amount.....	\$5,354	\$6,301	\$967	\$42,750	\$42,382
<i>Unemployment Insurance<sup>9</sup></i>					
Initial claims (in thousands).....	980	805	1,492	11,174	10,828
Weeks of unemployment claimed (in thousands).....	3,906	3,773	5,308	54,311	50,301
Weeks compensated (in thousands).....	3,105	3,230	4,006	45,777	41,588
Weekly average beneficiaries (in thousands).....	675	734	871	874	787
Benefits paid (in millions) <sup>12</sup> .....	\$69	\$72	\$89	\$998	\$86
Average weekly payment for total unemployment.....	\$23.08	\$23.25	\$22.98	\$22.79	\$21.0
<i>Public Assistance<sup>13</sup></i>					
Recipients (in thousands):					
Old-age assistance.....	2,604	2,609	2,661		
Aid to dependent children:					
Families.....	555	564	579		
Children.....	1,469	1,494	1,502		
Aid to the blind.....	99	99	98		
Aid to the permanently and totally disabled.....	182	179	151		
General assistance.....	248	255	307		
Average payments:					
Old-age assistance.....	\$50.99	\$51.08	\$47.47		
Aid to dependent children (per family).....	\$2.85	\$3.98	\$7.10		
Aid to the blind.....	\$5.34	\$5.33	\$1.86		
Aid to the permanently and totally disabled.....	\$3.42	\$3.79	\$0.61		
General assistance.....	\$7.11	\$7.10	\$8.35		

<sup>1</sup> Continental United States only. Estimated by the Bureau of the Census, except as noted. Monthly employment figures represent specific week and annual figures, average week (unemployment insurance data represent pay period instead of week).

<sup>2</sup> Estimated by the Bureau of Old-Age and Survivors Insurance; excludes joint coverage under the railroad retirement and old-age and survivors insurance programs. Data for July 1953 and July 1952 not available.

<sup>3</sup> Data from the Bureau of Employment Security, Department of Labor.

<sup>4</sup> Data from the Office of Business Economics, Department of Commerce. Continental United States, except for employees' income, which includes pay of Federal civilian and military personnel in all areas.

<sup>5</sup> Beginning January 1952, social insurance contributions from the self-employed excluded from total but not deducted from proprietors' income.

<sup>6</sup> Civilian and military pay in cash and in kind, other labor income (except workmen's compensation), mustering-out pay, terminal-leave pay, and Government contributions to allowances for dependents of enlisted personnel. Excludes employee contributions under social insurance and related programs.

<sup>7</sup> Payments to recipients under the 4 special public assistance programs and general assistance.

<sup>8</sup> Includes old-age and survivors insurance benefits; railroad, Federal, State, and local retirement benefits; veterans' pensions and compensation; workmen's compensation; State and railroad unemployment insurance and temporary disability benefits; and unemployment allowances to veterans under the Servicemen's Readjustment Act and the Veterans' Readjustment Assistance Act.

<sup>9</sup> Under the Servicemen's Readjustment Act and under the Veterans' Readjustment Assistance Act.

<sup>10</sup> Includes payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government contribution to nonprofit organizations, business transfer payments, and recoveries under the Employer's Liability Act for railroad workers and seamen.

<sup>11</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit; all end-of-year figures represent payments certified.

<sup>12</sup> Monthly amounts, gross; annual amounts adjusted for voided benefit checks and benefit refunds.

<sup>13</sup> Except for general assistance, includes vendor payments for medical care and cases receiving only such payments.



# Aid to the Permanently and Totally Disabled: The Young Recipients

by GARNETT A. LESTER\*

*Young disabled persons, those under age 35, were the most seriously handicapped of all recipients of aid to the permanently and totally disabled in mid-1951. Many suffered from mental deficiency and other disabilities of congenital or birth origin. Relatively more of them than of the older recipients were confined to their homes and required services from other persons in daily activities and their disabilities were also of longer duration.*

THE young recipients of aid to the permanently and totally disabled have certain important characteristics that distinguish them from the others receiving this type of aid. These recipients presumably have more years yet to live than do those in the older age groups, and their greater life expectancy means that any successful efforts in helping them adjust to their handicaps or become fully or partially self-supporting are particularly worthwhile. Certain types of disabilities were much more prevalent among the younger group than among older recipients, and their living arrangements and employment histories also differed from those of the other recipients.

The findings presented in this article were obtained from a sample study of the social and medical characteristics of recipients of aid to the permanently and totally disabled conducted in mid-1951 by the Bureau of Public Assistance with the cooperation of 30 State agencies administering this category of assistance.<sup>1</sup> The sample represented 9,285 recipients who, at the time of the study, had reached their eighteenth, but not

their thirty-fifth birthday; 33,971 recipients aged 35-54; and 50,103 recipients aged 55 or over.

## Major Types of Impairments

Disabilities were classified in 52 categories, with three types—mental deficiency, cerebral spastic infantile paralysis, and epilepsy—the most common, affecting almost 40 percent of the young recipients of aid to the permanently and totally disabled. The impairment disabling the greatest number was mental deficiency. The proportion (about 20 percent) is more than twice as large as the proportion of mental defectives in the age group 35-54 and more than seven times that in the group of recipients aged 55 and over. The decline of mental deficiency in terms of the percentages of older recipients with such impairment is not paralleled, however, by a decline in the number of recipients involved. In absolute numbers, there are more recipients with mental deficiency as their major impairment in the middle and older age brackets than in the younger group. The prominence of mental deficiency among the conditions disabling the young is attributable to the fact that, unlike chronic illnesses, such as heart disease or arthritis, its prevalence does not increase with advancing age. The number of cases of mental deficiency in the general population is known to decline with advancing age; the impairment dates from birth, and the death rates are known to have been higher in the past for mental defec-

tives than for the total population.<sup>2</sup> The higher death rates were true particularly of the lower-grade defectives who, if they are not institutionalized, are most likely to need assistance. Even if their death rate is lower today because of advances in medicine, normal mortality rates would produce a decreasing population of mental defectives in the upper age brackets.

The smaller absolute numbers of mental defectives among the youngest recipient group accordingly suggest that, despite the prevalence of the handicap in this group, the proportion of young mental defectives in the general population who receive aid is considerably smaller than the proportion of older ones. The fact that many young defectives receive care in the homes of parents or other relatives, as long as the relatives live and can provide care, would seem the most probable reason that they need public assistance less frequently.

The impairment affecting the second highest proportion of the young disabled persons was cerebral spastic infantile paralysis. This disability affected 1 out of 10 of the group, and, like mental deficiency, lower proportions in the older age groups. The absolute numbers represented also were lower in each older age group. A decreasing proportion of recipients of aid to the permanently and totally disabled with this impairment may result in the future from the expansion during recent years of services under the public programs for crippled children

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<sup>1</sup> For a description of the study, see "Aid to the Permanently and Totally Disabled: Recipients With Heart Disease," *Social Security Bulletin*, July 1953. See also *Characteristics of Recipients of Aid to the Permanently and Totally Disabled, Mid-1951* (Public Assistance Report No. 22), April 1953.

<sup>2</sup> See Paul Lemkau, Christopher Tietze, and Marcia Cooper, "Mental-Hygiene Problems in an Urban District," *Mental Hygiene*, April 1942, No. 2. The authors recognize the higher death rate but attribute greater importance to conditions of case finding and definition, which do not seem to apply to recipients of aid to the permanently and totally disabled.

**Table 1.—Number of recipients aged 18-34 and percent with specified impairment, by sex and race, 30 States, mid-1951**

Major Impairment	Total	Sex		Race	
		Male	Female	White	Non-white
Total number.....	9,285	5,158	4,127	6,290	2,995
Total percent.....	100.0	100.0	100.0	100.0	100.0
Major impairments (10 most frequent).....	68.6	69.0	68.0	69.1	67.2
Mental deficiency.....	20.3	18.0	23.2	22.3	16.1
Cerebral spastic infantile paralysis.....	9.8	13.0	5.9	10.8	7.6
Epilepsy.....	8.5	9.6	7.2	8.2	9.1
Tuberculosis of respiratory system.....	7.2	4.8	10.1	5.2	11.3
Late effects of poliomyelitis.....	4.6	4.9	4.3	5.4	2.9
Arthritis.....	4.4	4.6	4.2	5.1	3.0
Chronic rheumatic heart disease.....	4.1	4.2	3.9	5.2	1.8
Cerebral paralysis.....	3.7	3.8	3.5	2.3	6.7
Osteomyelitis and other diseases of the musculoskeletal system.....	3.3	4.0	2.3	3.3	3.2
Arrested tuberculosis.....	2.7	2.1	3.4	1.3	5.5
All other impairments.....	31.4	31.0	32.0	30.9	32.8

and under privately sponsored programs, but the effects may not be noticed for several years.

Epilepsy was the third major impairment, accounting for the disability of 1 out of every 12 young recipients.

The 10 major types of impairment, listed by order of frequency for this group, are shown in table 1. It will be noted that these 10 impairments accounted for the disability of almost 70 percent of the group.

Of the 9,285 recipients under age 35, 5,805 had only one impairment and 3,480 had more than one. Cases with two or more impairments were classified under the one considered as the major cause of disability. The ranking of the proportions of the young disabled suffering from the 10 most common types of impairments was, with minor exceptions, about the same both for recipients suffering from a single impairment and for those suffering from multiple impairments. The proportion affected by mental deficiency was highest in both single- and multiple-diagnoses groups. For those having a single impairment the proportions affected by cerebral spastic infantile paralysis and by tuberculosis of the respiratory system ranked second and third, respectively. For those having multiple diagnoses, however, epilepsy ranked second and cerebral spastic infantile paralysis ranked third as major impairments.

Of the 10 impairments most frequent among the youngest age group only three—mental deficiency, arthritis, and cerebral paralysis (other than the spastic infantile type)—were common to the top 10 in each

age group. As already indicated, the proportion of recipients with mental deficiency was progressively smaller in each successive age group. The proportion with arthritis was larger in each successive age group; for cerebral paralysis, the proportion for recipients aged 35 and over was about twice as large as that for persons under age 35. Diseases of the heart, with one exception, were much more prevalent in the older groups. Chronic rheumatic heart disease, however, ranked seventh in the youngest group, with 4.1 percent of those recipients affected. A progressively smaller proportion in each of the older age groups was affected.

While the percentage in each age group affected by a particular type of impairment does not in itself conclusively demonstrate that some impairments, more than others, are characteristic of any one age group, this information, with what is known about the nature of particular impairments, indicates that some are age-related. In addition to those mentioned above, cerebral spastic paralysis, epilepsy, tuberculosis, and the late effects of poliomyelitis, for one reason or another, seem to be more prevalent among the young than among the older recipients.

A higher proportion of the youngest age group than of the older groups had been disabled for a long period of time. Almost 65 percent of the recipients aged 18-34 had had the major impairment 10 years or more, but the proportion was smaller in the other two age groups; for all recipients it was 40.5 percent. Disabilities originating within the 2 years pre-

ceding the study affected 6.8 percent of the youngest group.

Origin of the major impairment was not reported for all cases; of those reported, impairments of congenital or birth origin affected at least three times as great a proportion in the youngest age group as in either of the two older groups. Impairments of this type accounted for 40.0 percent of the total for the young disabled, in comparison with only 8.1 percent for the other two groups combined. This high ratio for the younger group reflects the high proportions affected by mental deficiency and cerebral spastic infantile paralysis, which are usually of congenital or birth origin.

### Sex and Race

The percentages of young male and female recipients differed somewhat for certain types of impairments. Mental deficiency was the major infirmity for 23.2 percent of the women but for only 18.0 percent of the men. One factor affecting these proportions is the number of mentally defective men and women in institutions for the mentally ill. More men than women are in such institutions, and there are relatively more women than men with this handicap in the general population who may be eligible for aid to the permanently and totally disabled.

Tuberculosis of the respiratory system was the major impairment of 10.1 percent of the younger women but only 4.8 percent of the men. For recipients of all ages the proportion was higher for men than for women, which is in accord with the total number of deaths from this cause<sup>3</sup> and the rates for newly reported cases.<sup>4</sup> The number of deaths from tuberculosis and new case rates for men and women, however, vary somewhat with different age groups. For example, the number of males dying of this cause in 1949 who were either under age 10 or over age 30 at time of death was higher than the number of females in the corresponding

<sup>3</sup> National Office of Vital Statistics, Public Health Service, *Vital Statistics of the United States, 1949, Part 1*, table 9.

<sup>4</sup> Robert J. Anderson and Herbert I. Sauer, *Public Health Reports*, November 1952, p. 1104.



age groups. Between the ages of 10 and 30 the circumstances were reversed. For the age group 30-35 the numbers for men and women were almost the same. It appears, therefore, that in the young disabled the sex differential under this impairment is directly related to age.

The finding that relatively more men than women have cerebral spastic infantile paralysis as a major impairment (13.0 percent and 5.9 percent, respectively) seems to be supported by the data on death rates and on the number of children through age 20 receiving services under the crippled children's programs. Apparently, therefore, spastic paralysis is more common among men than women. One possible explanation for this sex differential is that male infants ordinarily are heavier than female infants and that the birth of large babies is frequently associated with prolonged labor, resulting in injuries to the child that may cause spastic paralysis.<sup>5</sup> Some medical authorities, however, hold that spastic impairments are seldom the result of birth injuries but are congenital.

For all types of impairments of congenital or birth origin there was little difference in proportion between sexes, although the proportion of men having such impairments was only slightly higher than that of women. On the other hand, substantially more men than women had impairments originating in employment injury or disease or in other injuries not work-connected. Impairments originating in injuries, however, were not found among many recipients, male or female.

Differences were found also between the white and nonwhite races in the proportions of recipients with certain types of major impairments. Tuberculosis of the respiratory system accounted for 5.2 percent of white recipients and for 11.3 percent of nonwhite recipients; the rate for arrested tuberculosis cases also was lower for white than for nonwhite recipients (1.3 percent and 5.5 percent, respectively). These proportions fol-

low known racial patterns in the incidence of this disease.

Mental deficiency was the highest single major impairment in nonwhite as well as in white recipients, but the proportions were 16.1 percent for the former and 22.3 percent for the latter. The rate for cerebral spastic infantile paralysis was also higher for white recipients than for nonwhite recipients (10.8 percent and 7.6 percent), but fewer cases of paralysis resulted from such cerebral accidents as hemorrhage or embolism among white recipients. The incidence of spastic paralysis is higher in the white than in the nonwhite race. While medical authorities are not in complete agreement as to the reasons for this racial difference, some contend that it results from the fact that Negro infants frequently are smaller than white infants, and that there is a lower incidence of the Rh factor problem among Negroes.<sup>6</sup>

Impairments resulting from acute poliomyelitis were approximately twice as frequent among white as nonwhite recipients—5.4 percent and 2.9 percent, respectively. Similar differences have been found before,<sup>7</sup> and there seems to be substantial agreement among medical authorities that there is a racial differential in the incidence of this disease.

Various theories have been advanced as to the reasons for the differences, but there is no consensus. One theory suggests that there is a direct relationship between the incidence of acute poliomyelitis and general sanitation improvements. Under this theory the poorer sanitary facilities resulting from the generally lower economic level of living of nonwhite persons produce a lower incidence of poliomyelitis. Some medical experts agree that a resistance is built up in early childhood providing immunity to the disease in a higher proportion of nonwhite than white persons, but they do not hold to the sanitation theory. Another assumption is that the difference in severity of attacks in the United States and countries where sanitation stand-

Table 2.—Percentage distribution of recipients aged 18-34, by living arrangement and family status and by sex, 30 States, mid-1951

Living arrangement and family status	Total	Male	Female
Living arrangement	100.0	100.0	100.0
In own establishment	21.0	22.7	18.9
Alone	5.8	2.6	9.7
With one or more related persons:			
Spouse present	9.9	15.8	2.5
Spouse not present	3.9	2.6	5.5
With nonrelated persons only	1.4	1.6	1.2
In home of parent	50.0	49.6	50.5
In other relative's home	16.7	16.4	17.1
In nonrelative's home	5.2	3.7	7.1
In hotel, rooming house, or boarding house	4.2	5.4	2.8
In institution	2.9	2.3	3.7
Family status	100.0	100.0	100.0
No spouse or children under age 18	80.4	79.1	82.0
Spouse only	5.0	4.5	5.6
One or more children under age 18, no spouse	4.2	1.3	7.9
Spouse and one or more children under age 18	10.3	15.1	4.2
Not reported	.1		.3

ards are much lower is due to the strain of virus rather than to sanitation methods.

### Living Arrangements

Half the young recipients of aid to the permanently and totally disabled lived with their parents, and some lived with other relatives; in all, about two-thirds of them lived with relatives. The proportions living with relatives were lower in the older age groups.

Fewer of the young recipients than of the older ones had their own establishments, and fewer were living alone. One reason for the type of living arrangement was the recipient's age. Many of the group were rather young to establish their own homes and, at that age, were more likely to have living parents. Another reason was the relatively large proportion of the recipients aged 18-34 who were confined to their homes and needed personal services in the essential activities of daily living.

There were marked differences between the living arrangements of men and women in the young disabled group. More men than women lived in their own establishment with the spouse present, but more women than men lived alone in their own establishment. The proportion living in the homes of persons other than relatives was about twice as high for wo-

<sup>5</sup> Peggy Derse, "The Emotional Problems of Behavior in the Spastic, Athetoid and Ataxic Type of Cerebral Palsy Child," *The American Journal of Occupational Therapy*, November-December 1950.

<sup>6</sup> Ibid.

<sup>7</sup> Selwyn D. Collins, "The Incidence of Poliomyelitis and Its Crippling Effects, as Recorded in Family Surveys," *Public Health Reports*, Reprint No. 2696, p. 18.



men as for men, but the proportion living in hotels or rooming houses was about twice as high for men as for women. Recipients with children under age 18 were relatively one-third more numerous among the men than among the women—16.4 percent and 12.1 percent, respectively. While data on marital status were not collected, this indirect approach through family status and living arrangements (table 2) indicates that more men than women were married.

### **Mobility Status and Personal Services Needed**

The mobility status of the young recipients was reported in two broad groups—those confined to their homes and those capable of activity outside the home. These two groups were further subdivided, as shown below, to reflect limitation of movement.

Mobility status	Percent
Total .....	100.0
Confined to home .....	25.7
Bedridden .....	7.5
Chairfast .....	8.9
Other .....	9.3
Capable of activity outside home or usual residence .....	74.3
With help of another person ..	13.0
With help of device .....	5.7
By self .....	55.6

The percentages of recipients confined to their homes were highest in the young disabled, but the differences among the age groups were not large (25.7, 21.4, and 19.3, respectively). Almost half of all recipients who were housebound had as a major impairment one of the 10 most common impairments of the young disabled. This finding suggests that many of the impairments suffered by the young are extremely disabling and account for the confinement to their homes of a somewhat larger proportion of this age group than of the older groups.

For the same reason the proportion of the youngest age group that needed personal services in the essential activities of daily living—such as aid in eating, dressing, and other daily activities—was larger than for the two older groups of recipients (44.4 percent, compared with 30.0 percent and 24.0 percent). The proportions of the group aged 18-34 varied according to

the type of service needed, as shown below.

Personal service needed	Percent
Total .....	100.0
Need for service <sup>1</sup> .....	44.4
In eating .....	12.5
In dressing .....	27.4
In toilet functions .....	16.3
In other bodily hygiene functions .....	16.3
In ambulating .....	15.1
In activities affecting personal safety .....	28.9
No need for service .....	55.6

<sup>1</sup> Some recipients needed more than one type of service.

More than half (52.5 percent) of all the recipients who needed one or more of these services had one of the 10 impairments found most frequently among the young disabled.

### **Medical Care Recommended and Received**

On the basis of the most recent physical examination, the proportion of recipients under age 35 having medical or remedial care recommended (61.6 percent) was lower than for other age groups. The type of service most often recommended for the younger group was physician's services. Hospitalization ranked second, but the proportion needing this type of service was small compared with the number needing physician's services. Prosthetic appliances were recommended for 4.3 percent and physical therapy for 3.8 percent. Occupational therapy was recommended for 4.4 percent, a proportion that, even though relatively low, was considerably higher than for any other age group. Nursing care in the home was recommended for 3.6 percent and care in a nursing or convalescent home for 3.3 percent.

The proportion having medical or other remedial care provided, arranged for, or paid for by the agency during the 6 months preceding the study was 46.2 percent, somewhat less than for other age groups. Only services from this source were included in the study. Physician's services and hospitalization ranked first and second in services received, as in services recommended. Recipients fitted for prosthetic appliances and those receiving nursing care, either in the

home or elsewhere, represented a relatively high proportion of those recommended for these two types of care. Such services were recommended, however, for a relatively small proportion of the young disabled.

Not all recipients for whom medical care was recommended had received such care. As indicated above, services provided from any sources other than the agency were not included in the study. Had it been feasible to collect data on this type, it might have been found that a greater proportion of those needing medical care received such services. The actual number and types of services from other sources depend, at least in part, upon other public and private facilities for providing services supplementing those of the assistance agencies. These facilities vary from State to State.

### **Employment History and Rehabilitation Status**

As would be expected, a higher proportion of the young recipients of aid to the permanently and totally disabled than of the older age groups had never worked in regular paid employment. This difference reflects the high proportion of the young disabled having disabilities of congenital or birth origin and the age of these recipients. Although the proportions with impairments due to employment injury or disease were relatively low for all groups, the proportion was lowest for those under age 35. Of all recipients who had worked in regular paid employment, the young group had, in general, the most recent work histories. Almost one-third had worked within the 2 years preceding the study. The proportions having worked at any time in regular paid employment and having worked within the past 2 years were higher for men than for women.

Work histories of regular paid employment were less common for white recipients than for nonwhite recipients in all age groups. Among the young disabled, slightly more than one-third of the white recipients and about half the nonwhite recipients had employment histories. The preponderance of nonwhite recipients

with work histories does not seem to be explained by types of impairments alone; the reason may have been that economic necessity was so great these persons felt compelled to work in spite of their impairments.

The work history of recipients is not only taken into account in determining eligibility for aid, but it furnishes some clue as to prospects for rehabilitation. In general, "permanently and totally disabled" means that the individual has some permanent impairment that precludes his engaging in a useful occupation within his competence. The impairment must be of major importance and verifiable by medical findings. It must also be a condition likely to continue through the recipient's lifetime or one that is not likely to improve. Factors such as age, training, skills, and work experience must be considered in determining whether a disability is "total." A person suffering a major permanent disability may be totally disabled so that he is unable to perform his usual job, but training for another occupation may later enable him to become self-supporting. With advances in medical science and methods of rehabilitation, some individuals, who in the past were totally and permanently disabled, can become self-supporting.

Information was obtained on the vocational rehabilitation status of recipients only during the 2 years preceding the study. Consequently, the data do not reveal the total number or proportion of recipients ever referred for vocational rehabilitation services. During the 2 years, however, 22.7 percent of the youngest group had been known by or referred to a vocational rehabilitation agency. Almost twice as many men as women had been referred—28.5 percent and 15.4 percent—and the proportion for each was much higher than in the older age groups. The number and percent of young recipients referred for vocational rehabilitation services may have been influenced by the fact that rehabilitation possibilities usually are considered better for younger persons, other things being equal. In all, relatively few recipients had been referred for services—the result in part, probably, of the

newness of the disability program.

Until the past few years, public vocational rehabilitation covered only training to fit the disabled person for work he could do. Physical restoration has been a part of the rehabilitation process only during the past decade. Recent discoveries and advances in medical science make possible physical restoration that would not have been dreamed of a few years ago. Today it is reported, for example, that with proper medical care at least 80 percent of epileptics would be able to lead normal lives.<sup>8</sup> The team approach, bringing in all applicable skills of the physician, the psychologist or psychiatrist, the social worker, and the vocational counselor may bring about the rehabilitation of a severely disabled person where the skills of only one or two professions would not. For almost all types of impairments the possibility of success is greater if rehabilitation efforts are begun early. Thus, if the best results are to be achieved, there should be maximum cooperation and coordination among assistance, rehabilitation, school, and crippled children's programs.

In spite of advances in rehabilitation methods, all recipients cannot be rehabilitated to full economic independence. Physical restoration, however, to the point that he is no longer dependent on the family or relatives in the essential activities of daily living would mean much to any bed-fast or housebound recipient. To be able to dress, undress, and bathe unaided would be real achievements to any recipient who has been dependent for months or years on another's help.

Another area affecting rehabilitation efforts is one that can be overcome only through the education of society. A stigma is often placed upon individuals with certain types of impairments. The epileptic, for example, frequently cannot obtain employment if the employer knows he has epilepsy, even though in some instances the epileptic may be able to perform the required duties as well as another person. Despite the success

of medical treatment, as mentioned above, some economic handicap still exists for the epileptic.

Our society must be educated to accept the fact that many severely handicapped persons are employable. The experience of one manufacturing concern shows that many handicapped persons can become self-supporting if given an opportunity in the right setting. This company, launched and managed wholly by wheel-chair cases, was also partially financed by them. Most of the employees are double or single amputees, deaf mutes, blind persons, spastics, or persons with advanced heart disease or arrested tuberculosis. Workers receive standard rates of pay, and the company operates at a profit.

Individual and social gains stemming from successful rehabilitation cannot be fully measured. From the standpoint of the tax dollar, however, it is relatively easy to see the advantages. In June 1951 the average monthly payment to recipients of aid to the permanently and totally disabled was \$47.68;<sup>9</sup> an annual payment at this rate would be about \$570.00. During the fiscal year 1951-52 the average cost per person rehabilitated under the Federal-State vocational rehabilitation program was \$514.00. Because of the types and severity of impairments of recipients of aid to the permanently and totally disabled, the cost of their rehabilitation probably was higher than this average. The financial advantage of their rehabilitation can be seen, however, when the short-term aspect of the rehabilitation expenditure is considered.

### State Differences

The primary purpose of the mid-1951 study was to obtain a national picture. Data were collected on a sample basis and when combined they give reliable results for the Nation. Because of the relatively small number of cases studied in most States, however, a cross tabulation of recipient characteristics by State would not give reliable results. Each State tabulation, therefore, was limited to data

<sup>8</sup> Herbert Yahraes, *Epilepsy—The Ghost Is Out of the Closet* (Public Affairs Pamphlet No. 98), 1944, p. 3.

<sup>9</sup> The average monthly payment for July 1953 was \$53.42.



relating to only one particular characteristic; one State tabulation was made, for example, showing the number of recipients by age groups. Another showed the number with specified living arrangements, but none was made showing living arrangement by age and by State. As a result, State comparisons for the young disabled must be limited to differences in the proportions that the young constitute of the total group.

The young disabled represented from about 1 percent to 25 percent of all recipients of aid to the permanently and totally disabled in the States with such programs. The five States with the lowest proportions were Delaware, Wyoming, Montana, Colorado, and the District of Columbia. The five with the highest proportions were Mississippi, North Dakota, Wisconsin, Michigan, and Vermont. No particular geographic pattern seems to be involved.

State comparisons indicate a relationship between age distribution and certain other characteristics. Colorado and Virginia, which had relatively few young disabled persons, reported 11.4 percent and 16.9 percent, respectively, of all recipients living in the home of a son, daughter, or parent; in Michigan and Wisconsin, with high proportions of the recipients under age 35, the percentages living with relatives were high, 28.9 and 31.0. In Colorado and Virginia the proportions of all recipients who were confined to their homes were 15.1 percent and 25.2 percent, com-

pared with 93.4 percent and 80.8 percent for Michigan and Wisconsin. Of all recipients in Colorado and Virginia, 20.9 percent and 40.9 percent required personal services, in contrast to 99.4 percent and 92.0 percent in Michigan and Wisconsin. The explanation of the differences is that in Colorado and Virginia the programs operate under a definition of permanent and total disability that is fairly comprehensive, whereas the programs in Michigan and Wisconsin are limited to persons who are completely helpless.

Characteristics of recipients under a program that is limited to aid for the helpless are different from those of recipients under a program with greater coverage. The programs limited to the completely helpless obviously contained more recipients who were confined to their homes than those programs that provided broader coverage. Proportionately more recipients in the programs serving only the completely helpless needed personal services in eating, dressing, and other daily activities. They contained more young recipients, and undoubtedly there were differences in the relative proportions of recipients suffering from the various types of impairments.

### Summary

At the time of the mid-1951 study approximately 10 percent of the recipients of aid to the permanently and totally disabled were under 35 years of age. Mental deficiency was

the impairment affecting the largest proportion—about 1 out of 5—in this age group. Cerebral spastic infantile paralysis and epilepsy were the second and third impairments in order of frequency. The proportion of housebound recipients as well as those needing personal services in eating, dressing, and other daily activities was higher in the young disabled than in the older age groups. Young disabled persons with work histories were relatively few because of their age, types of impairments, and the high proportion having impairments of congenital or birth origin. Slightly less than one-fourth of the group had been known by or referred to a vocational rehabilitation agency in the past 2 years.

If the disabled of any one age group are singled out for special attention, the younger group seems to be the logical selection. Economic self-support is the desirable goal for all potentially rehabilitable recipients, regardless of age. For the young disabled, however, any successful rehabilitation efforts will presumably mean relief from the effects of an impairing condition for a longer period of time than for older recipients. The severity of impairments of many of these recipients calls for the most advanced techniques in rehabilitative methods, utilizing the combined skills of the various medical services, the psychologist, and the vocational specialist. Success may bring high dividends in reduced amounts for assistance as well as in the relief of human misery.

## SOCIAL SECURITY IN REVIEW

(Continued from page 2)

standards were revised to reflect prices as of February 1953. Because of a shortage of funds, however, the agency could meet only 78 percent of need as determined under the revised standards.

The largest decreases in average payments to families receiving aid to dependent children occurred in Oklahoma (\$21) and the State of Washington (\$15). Oklahoma, which had been meeting need in full, made reductions up to 20 percent, and Washington changed from 10 percent to 20

percent the reduction affecting payments.

During the month, two other States made changes in maximums affecting payments to recipients. The average old-age assistance payment in Florida rose \$1.26 when the maximum was raised from \$55 to \$60. Illinois reduced from \$72 to \$71 the maximum payment for recipients of old-age assistance and aid to the permanently and totally disabled, when the consumers' price index for Chicago dropped 3 points.

OPERATIONS IN THE STATE unemployment insurance programs in July re-

flected seasonal influences. The number of initial claims for benefits rose sharply—in large measure as the result of claims filed by workers, ineligible for vacation pay, who were employed in plants that closed for vacation periods. The rise of 22.1 percent brought the total for the month to 980,300. Weeks of unemployment claimed, which represent continuing unemployment, rose slightly (3.5 percent) to 3.9 million. The total was, however, lower than in any other July since the end of the war.

During an average week in July,  
(Continued on page 26)



# Trends in Institutional Care of the Aged

by JACOB FISHER\*

*States making payments to recipients of old-age assistance, aid to the blind, or aid to the permanently and totally disabled who reside in institutions have been required since July 1, 1953, to designate an authority for establishing and maintaining standards in such institutions. How many of the Nation's aged persons do these institutions care for? In what ways do they differ from the older men and women in the general population? The article below describes trends since 1900 in the use of institutional facilities by aged persons and the size and composition of the aged institutional population in 1950.*

CONCERN over the growing numbers of aged persons in city and county almshouses was one of the elements contributing to the passage of the Social Security Act in 1935. Public opinion had been aroused by reports of wretched conditions in almshouses and demanded the adoption of a program of cash assistance to old people that would enable them to live out their lives amid familiar surroundings, in dignity and with self-respect. With the enactment of old-age assistance laws in about half the States in the twenties and early thirties and the spread of such programs to the remaining States following approval of the Social Security Act, many persons came to believe that a large reduction in the aged almshouse population could be expected since institutional care of the aged was not only undesirable but seemed now to be unnecessary as well.

Condemnation of institutional care did not extend, to be sure, to homes for the aged under proprietary or voluntary—that is, private nonprofit—auspices, nor did it extend to mental hospitals, whose aged population was undergoing an even more rapid if unpublicized increase than that of almshouses. Disfavor attached to the latter only, but because almshouse care had become a symbol of institutional care few persons distinguished among the different needs served by the different types of institutions, and the anticipated reduction in de-

mand was expected to affect the field as a whole.

To what extent has this forecast been correct? What has been the trend since 1935 in the use by aged persons of public institutional facilities? If their use has declined, has a compensating increase occurred in the population of private institutions? How do developments in both public and private institutions compare with trends in the preceding 35 years? How do the institutionalized aged differ from the aged in the general population? The present article considers these questions, making use of data newly available from the 1950 Census and data for earlier periods from the Bureau of the Census and other sources.

## Summary

Between 1940 and 1950 the number of persons aged 65 and over living in institutions<sup>1</sup> increased at twice the rate of increase among aged persons in the general population. The growth in the proportion of the institutionalized aged reflects in part the more rapid increase in the number of persons in the very advanced ages than in the aged population as a whole. The largest relative growth in the aged population took place in homes for the aged and in nursing homes, but the number in hospitals for the mentally ill increased almost as rapidly. The institutionalization rate among the aged rises with age and is

highest among those 85 years of age and over. Relatively more aged women are in institutions than aged men. In 1950, more than half the aged institutionalized population lived in homes for the aged and in nursing homes, while a little more than one-third were patients in hospitals for the mentally ill. Persons aged 65 and over comprised 92 percent of all residents in voluntary nonprofit homes for the aged, 83 percent of all patients in nursing homes, 53 percent of the residents of public homes for the aged, 44 percent of all patients in chronic disease hospitals, and 23 percent of the patients in hospitals for the mentally ill.

States vary widely in the availability of resources for domiciliary and nursing care and therefore in the relative number of institutionalized aged. There is some association between per capita income and institutionalization rates.

The proportion of persons aged 65 and over living in institutions remained relatively stable during the period 1900-50, fluctuating within the narrow limits of 2.5-3.1 percent. During these five decades, however, the relative importance of the different types of institutional care shifted radically. The proportion of aged persons in public homes dropped, while the proportion in hospitals for the mentally ill increased. The relative number in voluntary homes remained at approximately the same level throughout.

## Changes, 1940-50

During the forties the number of persons aged 65 and over living in institutions increased at twice the rate of increase among aged persons in the general population—74 percent compared with 36 percent. As a result the proportion of aged persons in institutions rose from 2.46 percent in 1940 to 3.14 percent in 1950 (table 1).

The greater-than-average growth in the number of institutionalized aged persons would seem to be related

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<sup>1</sup> See Technical Note at the end of the article for definition of institutional population.

**Table 1.—Number of persons aged 65 and over and number and percent in institutions, by age and sex, 1940 and 1950**

Age and sex	All persons aged 65 and over			Persons aged 65 and over in institutions				
	1950	1940	Percent-age increase, 1950 from 1940	1950	1940	Percent-age increase, 1950 from 1940	Percent of total population aged 65 and over	
							1950	1940
Total.....	12,269,537	9,019,314	36	385,419	221,965	74	3.14	2.46
65-69.....	5,002,936	3,806,657	31	88,671	(2)	(2)	1.77	(2)
70-74.....	3,411,949	2,569,532	33	87,205	(2)	(2)	2.56	(2)
75-84.....	3,277,751	2,278,373	44	155,229	(2)	(2)	4.74	(2)
85 and over.....	576,901	364,752	58	54,314	(2)	(2)	9.41	(2)
Men.....	5,796,974	4,406,120	32	175,264	114,702	53	3.02	2.60
65-69.....	2,424,561	1,896,088	28	48,629	(2)	(2)	2.01	(2)
70-74.....	1,628,829	1,270,967	28	42,390	(2)	(2)	2.60	(2)
75-84.....	1,506,756	1,082,691	39	64,667	(2)	(2)	4.29	(2)
85 and over.....	236,828	156,374	51	19,578	(2)	(2)	8.27	(2)
Women.....	6,472,563	4,613,194	40	210,155	107,263	96	3.25	2.33
65-69.....	2,578,375	1,910,569	35	40,042	(2)	(2)	1.55	(2)
70-74.....	1,783,120	1,298,565	37	44,815	(2)	(2)	2.51	(2)
75-84.....	1,770,995	1,195,682	48	90,562	(2)	(2)	5.11	(2)
85 and over.....	340,073	208,378	63	34,736	(2)	(2)	10.21	(2)

<sup>1</sup> Excludes unknown number in tuberculosis hospitals. Persons aged 65 and over in tuberculosis hospitals in 1950 and included in the institutional population in that year numbered 6,592.

<sup>2</sup> Not available.

Sources: Bureau of the Census, *U. S. Census of*

*Population: 1950*, vol. II, *Characteristics of the Population*, part I, *U. S. Summary*, chapter B, pp. 90, 92, and vol. IV, *Special Reports*, part 2, chapter C, *Institutional Population*, p. 15; and *16th Census of the United States: 1940, Population, Special Report on Institutional Population 14 Years Old and Over*, p. 10.

to the more rapid increase in population in the very advanced ages, for whom the need for sheltered care is more acute than for the age group 65-74. Data bearing on this factor are presented in table 1.

The more-than-average percentage increase between 1940 and 1950 in the number of persons in the advanced ages was more pronounced for women than for men, and it is not surprising, therefore, that the expansion in the number of persons living in institutions was more rapid for women.

Data on changes during the decade in the number of aged persons residing in particular types of institutions are not readily available because the population of homes for the aged was not separately identified in 1940. Rough estimates indicate that the most striking development was an increase in the number of aged persons living in nursing homes and commercial homes for the aged from perhaps fewer than 10,000 to somewhat more than 90,000. The aged population of voluntary nonprofit homes for the aged may have gone up approximately 10 percent. The number of persons aged 65 and over in homes under public auspices seems to have remained at about the same level, however, as an increase in the

number of residents of Federal and State homes for veterans and their survivors compensated for a decline of approximately the same magnitude in the aged population of city and county homes for the aged. The number of aged patients in hospitals for the mentally ill and mentally handicapped increased about 65 percent. Few changes, on the other hand, appear to have occurred in the number of aged persons in chronic disease hospitals and in correctional institutions.

### **Characteristics of the Institutional Population, 1950**

The needs that institutions meet are selective factors resulting in a resident population with characteristics different in a number of important respects from those of the aged in general. These needs—for maintenance in a sheltered environment, for prolonged nursing care, for companionship—increase with advancing years as health fails, the marriage partner dies, or the home is given up; they are felt most acutely perhaps by individuals with few or no close relatives. Persons in institutions may be expected therefore to be somewhat older than the aged in the general population and to include relatively

more widowed and single persons. In 1950, 2 out of every 100 persons aged 65-69 were institutional residents, but among persons aged 85 and over this proportion was as high as 9 percent (table 1). One-fourth of the aged men in institutions and one-third of the aged women had never married, in comparison with 8 percent and 9 percent in the total aged population. Widowed persons comprised 39 percent of the aged in institutions and 24 percent of those outside; for widowed women, the corresponding percentages were 58 and 54.

Women outnumbered men among aged institutional residents in 1950. The explanation does not lie entirely in the fact that there are more aged women than aged men. For every 100 of their sex aged 65 and over, there were 3.25 women in institutions and 3.02 men. This difference would appear to be related to major differences in the marital status and living arrangements of the two sexes. In 1950 more than 6 in every 10 men aged 65 and over were married and living with their wives; only one-fourth were widowed. Among aged women, on the other hand, no more than one-third still had a living husband, while a little more than half were widows. The higher incidence of widowhood among aged women results from the operation of two factors—husbands tend to be several years older than their wives and are therefore more likely to die first; and women, age for age, have a greater life expectancy than men. Persons who have lost a spouse are less likely to live in households of their own and are more likely to become candidates for institutional care. In 1950 almost 4 in every 10 women aged 65 and over but only a little more than 2 in every 10 men in that age group did not maintain their own households. It is this large, absolute difference in the number of widowed persons and in the number without households of their own that accounts for the higher ratio of aged women in institutions. When the comparison is confined to nonmarried persons, relatively more aged men than aged women were in institutions in 1950.

Little information is available on the economic status of the institutional-



ized aged. Few can have earnings—the major source of income of the aged in the general population. To judge from the findings of the national beneficiary survey made by the Bureau of Old-Age and Survivors Insurance in 1951, perhaps 6-8 percent were old-age and survivors insurance beneficiaries in April 1950, while another 1-2 percent may have been receiving benefits under the special retirement programs for railroad and government workers. (The comparable ratios for the aged as a whole were 17 percent and 5 percent, respectively.) A considerably larger proportion, perhaps as many as one-fifth, were recipients of old-age assistance. Since no residents of public institutions were eligible for old-age assistance in April 1950, the institutionalized recipients were to be found almost entirely in voluntary homes for the aged and in proprietary nursing homes and probably comprised half or more of the 92,000 aged patients in the latter type of home.

Still other aged persons in institutions were in receipt of income from investments, privately purchased annuities, industrial or union pensions, or contributions from friends or relatives, or they were drawing on savings, but the size of these groups is not known. Census returns suggest

Table 2.—Persons aged 65 and over in institutions, by type of institution, 1950

Type of institution	Number	Percentage distribution
Total	385,419	100.0
Homes for the aged	217,536	56.4
Public	60,424	15.7
Federal-State	14,218	3.7
Local	46,206	12.0
Private	157,112	40.8
Voluntary (nonprofit)	65,204	16.9
Proprietary (including nursing homes)	91,908	23.8
Mental hospitals	141,346	36.7
Federal	2,674	.7
State-local	131,822	34.2
Private	6,850	1.8
Chronic disease hospitals	8,857	2.3
Tuberculosis hospitals	6,592	1.7
Correctional institutions	5,140	1.3
Homes and schools for mentally handicapped	74,184	1.1
Other	11,764	.5

Source: Bureau of the Census, U. S. Census of Population: 1950, Special Reports, part 2, chapter C, Institutional Population, pp. 16-18.

Table 3.—Number of persons in institutions, number and percent aged 65 and over and aged 75 and over, by type of institution, 1950

Type of institution	Total number	Aged 65 and over		Aged 75 and over	
		Number	Percent	Number	Percent
Total	1,566,846	385,419	24.6	209,543	13.4
Homes for the aged	296,783	217,536	73.3	145,151	48.9
Public	114,250	60,424	52.9	31,665	27.6
Federal-State	41,811	14,218	34.0	6,319	15.1
Local	72,439	46,206	63.8	25,246	34.9
Private	182,533	157,112	86.1	113,586	62.2
Voluntary (nonprofit)	71,249	65,204	91.5	47,936	67.3
Proprietary (including nursing homes)	111,284	91,908	82.6	65,650	59.0
Mental hospitals	613,628	141,346	23.0	54,732	8.9
Federal	59,847	2,674	4.5	788	1.3
State-local	537,413	131,822	24.5	49,918	9.3
Private	16,368	6,850	41.8	4,026	24.6
Chronic disease hospitals	20,084	8,857	44.1	(1)	
Tuberculosis hospitals	76,291	6,592	8.6	(1)	
Correctional institutions	264,557	5,140	1.9	(1)	
All other <sup>1</sup>	295,503	5,948	2.0	(1)	

<sup>1</sup> Not available.

<sup>2</sup> Children's institutions, homes and schools for the handicapped, and maternity homes.

Source: Bureau of the Census, U. S. Census of Population: 1950, Special Reports, part 2, chapter C, Institutional Population, pp. 15-18.

that fewer than one-third had any money income at all in 1949 and that among those who did the median income was about \$700.

### Types of Institutions

More than half the aged institutional population in 1950 lived in homes for the aged and in nursing homes (table 2). A little more than one-third were patients in hospitals for the mentally ill. The balance—about 7 percent of the total—consisted of patients in chronic disease hospitals, tuberculosis hospitals, and other medical institutions and inmates of prisons and jails.

Large differences exist among the major types of institutions in the proportion of residents or patients past age 65. As would be expected, homes for the aged have the highest ratio, while correctional institutions have the lowest (table 3). Among hospitals with specialized programs, large percentages were found in 1950 in hospitals for the chronically ill (44 percent) and hospitals for the mentally ill (23 percent).

Considerable variation in the age structure of the population may be noticed, surprisingly, among institutions devoted largely or wholly to meeting the needs of aged persons for sheltered care. More than 9 in 10 residents of voluntary homes and more than 8 in 10 in proprietary homes were past age 65, but only 1

in 3 residents of Federal and State homes were aged 65 or over. City and county homes occupy an intermediate position, with about 3 out of 5 of their residents in that age group.

The differences show up even more strikingly when attention is directed to the relative number of residents aged 75 and over. Such persons comprised two-thirds of the voluntary-home population but only one-third of the residents of homes under county or municipal auspices and one-seventh of the persons in Federal and State homes.

The explanation would appear to be, in part, that Federal and State homes, with few exceptions, are domiciliary institutions for elderly or disabled veterans, with either a liberal age requirement for admission purposes or none at all, while voluntary homes commonly set the minimum age for admission at 65, and some even require new residents to be at least 70 years old. City and county homes, in many parts of the country, still provide care for persons of all ages or have been converted to infirmaries for the chronically ill and admit patients in their late middle years as well as the aged.

### State Differences, 1950

Table 4 presents State data on the number of aged persons in institutions in 1950 and the relation of this number to the total aged population.



**Table 4.—Number and percent of persons aged 65 and over in institutions, by State, 1950**

State	Number	Percent of population aged 65 and over
<b>Total</b> .....	<b>385,419</b>	<b>3.14</b>
Alabama.....	1,948	.98
Arizona.....	959	2.17
Arkansas.....	1,870	1.26
California.....	29,945	3.35
Colorado.....	4,064	3.54
Connecticut.....	8,525	4.82
Delaware.....	1,077	4.09
District of Columbia.....	3,766	6.64
Florida.....	4,095	1.72
Georgia.....	3,717	1.69
Idaho.....	1,061	2.44
Illinois.....	28,128	3.73
Indiana.....	10,142	2.81
Iowa.....	8,836	3.24
Kansas.....	5,154	2.65
Kentucky.....	4,417	1.88
Louisiana.....	2,748	1.55
Maine.....	2,634	2.82
Maryland.....	6,375	3.90
Massachusetts.....	22,406	4.78
Michigan.....	15,434	3.34
Minnesota.....	10,101	3.75
Mississippi.....	1,545	1.01
Missouri.....	11,590	2.84
Montana.....	1,321	2.60
Nebraska.....	4,559	3.50
Nevada.....	257	2.34
New Hampshire.....	2,808	4.86
New Jersey.....	13,024	3.31
New Mexico.....	383	1.16
New York.....	58,006	4.61
North Carolina.....	3,590	1.69
North Dakota.....	1,886	3.91
Ohio.....	23,541	3.32
Oklahoma.....	2,988	1.24
Oregon.....	4,481	3.37
Pennsylvania.....	29,669	3.35
Rhode Island.....	2,371	3.37
South Carolina.....	1,670	1.45
South Dakota.....	1,769	3.20
Tennessee.....	4,244	1.81
Texas.....	7,783	1.52
Utah.....	810	1.91
Vermont.....	1,289	3.26
Virginia.....	5,331	2.49
Washington.....	8,583	4.06
West Virginia.....	2,355	1.70
Wisconsin.....	11,721	3.78
Wyoming.....	413	2.27

Source: Bureau of the Census, *U. S. Census of Population: 1950, Special Reports*, part 2, chapter C, *Institutional Population*, pp. 55-71.

State variations in the proportion of aged persons in institutions are related to differences in the extent of facilities for care. Generally speaking, the low-income, rural States tend to have fewer facilities than the high-income, industrial States, although, as the table indicates, there are exceptions. States with below-average institutional rates for the aged are also States in which the number of beds in voluntary homes is by and large considerably less than the number in city and county homes. There appears to be some association between a high per capita income, rela-

tively generous provision for care under voluntary auspices, and an institutional rate that is higher than the national average.

### Trends, 1900-50

Perspective on the increase between 1940 and 1950 in the proportion of aged persons living in institutions is afforded by the data in table 5. The ratio in 1950 was higher than at any time since 1900 but still within the narrow limits of 2.5-3.1 percent of the total number of persons aged 65 and over.

This stability in the relative size of the institutionalized aged population is the product of several divergent trends that offset one another. During the half-century the proportion of older persons living in public homes for the aged declined, but the relative number in private homes for the aged and in mental hospitals increased.

The decrease in the proportion in public homes affected city and county homes as well as the Federal and State institutions for veterans and their dependents and survivors. The aged population in the latter group of homes at the beginning of the present century consisted largely of veterans of the Civil War. They have been replaced since then by veterans of the Spanish-American War and of World War I, but because the numbers involved in the war with Spain were small, and most World War I veterans are still under age 65, the replacement has been partial only.

The decline in the relative number of aged persons cared for in city and county homes is the result largely of changing standards of institutional care and the operations of the Federal-State old-age assistance program, which until October 1950 excluded from its benefits persons residing in any public institutions. Until relatively recent times, these homes—variously designated as almshouses, poorhouses, poor farms, county asylums, and county infirmaries—had housed, in proportions varying from State to State, the mentally ill, the feeble-minded, the epileptic, the blind, the deaf, the chronically ill, vagrants, petty criminals, prostitutes, unmarried mothers, abandoned and neg-

**Table 5.—Estimated number and percent of persons aged 65 and over in institutions of specified types, 1900-50**

Year	Persons aged 65 and over in institutions					
	Total	In institutions primarily for aged			Mental hospitals	Other
		Total	Public	Private		
Number (in thousands)						
1950	385	217	60	157	141	26
1940	222	118	58	60	88	16
1930	188	132	80	52	56	—
1920	133	102	71	31	31	—
1910	109	87	62	25	22	—
1900	78	65	47	18	13	—
As percent of total population aged 65 and over						
1950	3.1	1.8	0.5	1.3	1.1	0.2
1940	2.5	1.3	.6	.7	1.0	.2
1930	2.8	2.0	1.2	.8	.8	—
1920	2.7	2.1	1.4	.6	.6	—
1910	2.8	2.2	1.6	.6	.6	—
1900	2.5	2.1	1.5	.6	.4	—

Source: Estimated from the following sources—Bureau of the Census: *U. S. Census of Population: 1950, Special Reports*, part 2, chapter C, *Institutional Population*; 18th Census of the United States: 1940, *Population, Special Report on Institutional Population 14 Years Old and Over*; Patients in Hospitals for Mental Diseases, 1933; Paupers in Almshouses, 1923; Patients in Hospitals for Mental Disease, 1923; Statistical Directory of State Institutions for the Defective, Dependent and Delinquent Classes (1919); Insane and Feeble-Minded in Institutions, 1910; Benevolent Institutions, 1910; Benevolent Institutions, 1904; Insane and Feeble-Minded in Hospitals and Institutions, 1904. Bureau of Labor Statistics: *Homes for Aged in the United States*, Bull. No. 677 (1941); *Care of Aged Persons in the United States*, Bull. No. 489 (1929). Population of city and county homes in 1930 and 1940 estimated in part from annual reports of State welfare departments for 26 States, with data for varying numbers of years between 1923 and 1950.

lected children, and the enfeebled aged. The care given had often been of such a character as to shock public opinion when exposed.

Over the years the most disgraceful of these conditions were eliminated. Particular groups of inmates were transferred to appropriate medical and other specialized institutions, others were returned to individualized care and rehabilitation in their own homes, and substantial numbers of county homes were converted into county infirmaries and county hospitals. For the aged the major shift out of the county homes took place in the middle thirties, as old-age assistance legislation was adopted throughout the country under the stimulus of the Social Security Act. Homes in a number of States were closed; in others, consolidations were effected in the interest of economy and better service

to the residents. Rough estimates suggest that the number of persons aged 65 and over in city and county homes, which had risen to perhaps 75,000-85,000 in the early 1930's under conditions of widespread distress and in the absence of adequate public assistance measures, dropped to a little more than 50,000 in 1940. The 1950 Census counted 46,000 in such places. These figures represented 1.0, 0.6, and 0.4 percent of all aged persons in the population. That the decline has not been greater may be attributed to the continuing need of many residents for sheltered care, the limited facilities in many areas for care under non-public auspices, and the development of medical and rehabilitative services for the aged and chronically ill within the county institutions themselves.

The increase in the relative number of aged persons living in nonpublic homes is accounted for entirely by proprietary nursing homes. The gain in the number of residents aged 65 and over in voluntary homes for the aged has barely kept pace with the growth in the aged population as a whole; they comprised an estimated 0.6 percent of the total in 1900 and 0.5 percent in 1950.

The expansion that has taken place in nursing homes merits comment. Some of it was undoubtedly stimulated by the introduction of old-age assistance on a large scale in the middle thirties, although it was not perhaps until the forties that assistance standards in the area of medical care had been liberalized in enough States to make nursing-home care assume significant proportions. The assurance given nursing-home operators of a steady income from this source may be accounted perhaps the most important factor in the multiplication of nursing homes all over the country. Other influences have been the continuing decline in the size of the average American home and the gradual disappearance of the spare room for the aged parent; the increasing proportion of married women at work and therefore not available to care for an aged relative at home; the gain since 1940 in the relative number of aged persons with cash income of their own and able therefore to purchase nursing-home

care; and the improved ability, as a result of better economic conditions, of relatives to buy such care for aged family members.

Over the half-century 1900-50, by far the most sustained growth, absolute and relative, in the institutionalized aged population has taken place in hospitals for the mentally ill. Some of the growth must be due to the steady increase in facilities for the treatment of mental illness, making it possible to institutionalize disturbed persons who in the earlier years of the present century were either kept at home or sent to the almshouse. How much of the tenfold increase in the number of aged patients between 1900 and 1950 was due to a corresponding increase in mental illness among the elderly or to the insufficiency of other types of sheltered care is a moot point. The rapid growth in proprietary nursing homes and the long waiting lists for admission to most voluntary nonprofit homes suggest the existence of a large volume of unmet need for domiciliary and simple nursing care.

To make this point is to invite speculation on future trends in the institutional care of the aged. The present age structure of the population makes it probable that in the next few decades the number of persons past age 65 will continue to increase at a more rapid rate than the population as a whole, and that the fastest growing segment will be persons over age 75. The need for sheltered-care facilities is therefore likely to expand even more rapidly than in the recent past. Meeting the demand will put community planning efforts to a severe test. A substantial expansion in Federal facilities may be anticipated as the 3 million or more living World War I veterans pass into their sixties and seventies, and as, later in the century, an even larger number of World War II veterans reaches those ages. The relatively slow growth in the past in voluntary facilities does not encourage much hope that substantial relief can be expected from this quarter. There remain proprietary nursing homes and hospitals for the mentally ill. Increases in the number of aged patients in both types of facilities may

be expected. Recent experiments in some cities in boarding-home care for the aged suggest other possibilities.

### Technical Note

The institutional population discussed in this article consists of persons, other than staff members and their families, living in places classified by the Bureau of the Census as institutions. For the purposes of the 1950 Census, certain dwelling places were defined as institutions if they "provide care for persons suffering from various types of disabilities, in which the length of stay is relatively long; in which, by virtue of the length of stay and disability, persons under care are classified as usual residents and excluded from the labor force; and in which some general public interest attaches to the type of disability involved. Specifically, it includes persons under care in correctional institutions, hospitals for mental disease, tuberculosis hospitals, homes for the aged and dependent, nursing, rest, and convalescent homes, homes and schools for the mentally and physically handicapped, homes for neglected and dependent children, training schools for juvenile delinquents, detention homes, and homes for unwed mothers."<sup>2</sup>

This definition of institutional population excluded, with some minor exceptions, patients in general hospitals, members of religious orders living in convents and monasteries, and persons in disciplinary barracks or in hospital facilities for mental patients maintained by the Armed Forces.

Places classified as homes for the aged comprise "a somewhat heterogeneous group of places, which have in common only that fact that a majority of the persons under care are older persons. It is clear that, in addition to age, economic dependency and various kinds of infirmity account for the presence of many of the residents of these places . . . Federal and State homes comprise, generally, domiciliary facilities operated by the Veterans Administration and old soldiers homes operated by the States. County and city homes represent the survivors of the traditional county home or county poor farm and still retain a considerable heterogeneity

(Continued on page 19)

<sup>2</sup> U.S. Census of Population: 1950, Vol. IV, Special Reports, part 2, chapter C, Institutional Population, p. 4.



# Notes and Brief Reports

## Social Welfare Expenditures

During the fiscal year 1951-52 social welfare expenditures in the United States under civilian public programs increased by about \$1 billion, or 5 percent. The continued

growth of old-age and survivors insurance and a substantial increase in expenditures for public education were primarily responsible for the increase in the total. Veterans' benefits declined, as fewer veterans had any remaining educational credits on

**Table 1.—Social welfare expenditures in the United States under civilian public programs, fiscal years 1949-50, 1950-51, and 1951-52<sup>1</sup>**  
[In millions]

Program	1951-52	1950-51	1949-50
<b>Total</b>			
Total	\$24,950.5	\$23,760.0	\$23,796.4
Social insurance	5,662.3	4,760.5	4,727.3
Public aid <sup>2</sup>	2,584.1	2,585.1	2,586.0
Health and medical services <sup>3</sup>	2,553.5	2,405.2	2,186.7
Other welfare services <sup>4</sup>	679.4	526.4	481.9
Education	8,753.8	7,976.7	7,289.1
Veterans' programs <sup>5</sup>	4,717.4	5,508.1	6,525.4
<b>From Federal funds</b>			
Total	\$9,841.5	\$9,634.6	\$9,482.7
Social insurance	3,331.4	2,711.6	1,877.8
Old-age and survivors insurance	2,067.0	1,568.5	784.1
Railroad retirement	390.7	321.0	304.4
Public employee retirement	586.1	555.0	433.6
Unemployment insurance and employment service	195.3	177.8	179.9
Railroad unemployment insurance	26.3	28.3	119.6
Railroad temporary disability insurance	27.7	28.9	31.1
Workmen's compensation	38.3	32.1	25.1
Public aid <sup>2</sup>	1,210.7	1,189.6	1,067.2
Health and medical services <sup>3</sup>	350.4	321.4	258.8
Other welfare services <sup>4</sup>	120.6	113.9	112.1
Education	253.8	126.7	73.4
Veterans' programs <sup>5</sup>	4,574.6	5,171.4	6,063.4
Pensions and compensation <sup>6</sup>	2,193.2	2,120.8	2,092.8
Readjustment allowances	7	11.0	148.3
Health and medical services <sup>7</sup>	765.1	691.1	742.1
Education	1,381.0	2,020.5	2,689.1
Welfare and other <sup>8</sup>	234.5	328.1	391.1
<b>From State and local funds</b>			
Total	\$15,109.0	\$14,125.4	\$14,313.7
Social insurance	2,330.9	2,048.9	2,849.5
Public employee retirement	404.0	367.0	310.0
Unemployment insurance and employment service	991.8	872.7	1,862.4
State temporary disability insurance	176.7	139.6	73.5
Workmen's compensation <sup>9</sup>	758.4	669.6	603.6
Public aid <sup>2</sup>	1,373.4	1,395.5	1,488.8
Health and medical services <sup>3</sup>	2,203.1	2,083.8	1,927.9
Other welfare services <sup>4</sup>	558	412.5	369.8
Education	8,500.0	7,850.0	7,215.7
Veterans' programs	142.8	334.7	462.0

<sup>1</sup> Data represent expenditures from public funds (general and special) and trust accounts, and other expenditures under public law; exclude transfers to such accounts and loans; include administrative expenditures unless otherwise noted. Fiscal years ended June 30 for Federal Government, most States, and some localities; for other States and localities fiscal years cover various 12-month periods ended in the specified year.

<sup>2</sup> Old-age assistance, aid to dependent children, aid to the blind, aid to the permanently and totally disabled, and, from State and local funds, general assistance.

<sup>3</sup> Includes hospital construction and medical research; excludes veterans' programs, medical expenditures of the Military Establishment and the Atomic Energy Commission, and health and medical services provided in connection with public education, public assistance, workmen's compensation, and those subordinate to the performance of

other functions such as those of the Civil Aeronautics Authority.

<sup>4</sup> Represents vocational rehabilitation (other than medical rehabilitation services, included under health and medical services), child welfare services, school lunch program, and institutional care.

<sup>5</sup> Excludes Federal bonus payments, appropriations to Government life insurance trust fund, and accounts of several small revolving funds.

<sup>6</sup> Includes burial awards.

<sup>7</sup> Includes hospital construction.

<sup>8</sup> Vocational rehabilitation, specially adapted homes and automobiles for disabled veterans, counseling, beneficiaries' travel, loan guaranty, and domiciliary care.

<sup>9</sup> Represents payments by private insurance carriers, State funds, and self-insurers of benefits payable under State law and estimated costs of State administration. Administrative costs of private insurance carriers and self-insurers not available.

which to draw. Public expenditures for health and medical services increased about 6 percent. Public assistance remained at about the same level in 1951-52 as in the preceding year, in spite of a 5-percent rise in the consumers' price index.

The \$25 billion spent for social welfare programs in 1951-52 represented 7.4 percent of the gross national product in that year, a slightly smaller proportion than in 1950-51 (table 2). Because of the large increase in government spending, primarily for defense purposes, social welfare programs accounted for a considerably smaller proportion of total government expenditures than in the previous few years—27 percent as compared with 34 percent or 35 percent. Social welfare expenditures from Federal funds accounted for 15 percent of all Federal Government expenditures<sup>1</sup> when veterans' programs are included in social welfare and 8 percent when they are excluded. About 61 percent of all expenditures from State and local funds were for social welfare programs.<sup>2</sup>

As in earlier years, about 60 percent of all social welfare expenditures came from State and local funds, and about 40 percent came from Federal funds. If the veterans' programs are excluded, three-fourths of the remaining social welfare expenditures were from State and local funds and only one-fourth were from Federal funds. Of the Federal funds used for programs other than those for veterans, more than one-third represented grants-in-aid to the States or localities for programs administered by State or local governments.

Some of the figures shown in table

<sup>1</sup> Total Federal expenditures represent the cash consolidated budget of the Federal Government—that is, expenditures from general revenues and from trust funds, excluding interfund transfers.

<sup>2</sup> State and local government expenditures include expenditures from State accounts in the unemployment trust fund but exclude Federal grants-in-aid. Data for earlier years published in the *Bulletin* for February 1953, table 5, last column, included Federal grants-in-aid in the base; all the figures for social welfare expenditures from State and local funds as a percent of State and local government expenditures for all purposes would have been between 5 and 6 percentage points higher than those shown if corrected for this error.



Table 2.—Social welfare expenditures under civilian public programs in relation to gross national product, fiscal years 1949-50, 1950-51, and 1951-52

Program	Social welfare expenditures as percent of gross national product		
	1951-52	1950-51	1949-50
Total.....	7.4	7.7	8.7
Veterans' programs.....	1.4	1.8	2.4
All others.....	6.0	5.9	6.3
Social insurance.....	1.7	1.5	1.7
Public aid.....	.8	.8	.9
Health and medical.....	.8	.8	.8
Education.....	2.6	2.6	2.7
Other.....	.2	.2	.2

I have been revised on the basis of more recent data or estimates than were available at the time the historical series for the years 1936-37 through 1950-51, presented in the February 1953 issue of the BULLETIN, was prepared. The changes that are large enough to be significant for the analyses of trends occur in the data on expenditures from State and local funds. There is a considerable time lag in the availability of reported data for programs not supported by Federal grants-in-aid, and some of the estimates, particularly those relating to local government expenditures, are rough and subject to further change as new data become available. The revised figures in table 1 can be compared with those for earlier years without significant distortion of trends for all programs except education. The figures in table 1 on State and local expenditures for education incorporate a revised estimate of school construction expenditures. The comparable revised figure for State and local expenditures for education in the fiscal years 1943-44 through 1948-49 are as follows:

Year	Amount (in millions)
1943-44.....	\$2,914.2
1944-45.....	3,280.0
1945-46.....	3,654.2
1946-47.....	4,235.6
1947-48.....	5,424.8
1948-49.....	6,288.1

For earlier years the differences between the revised estimates and those published in the February 1953 BULLETIN are negligible.

## Employers, Workers, and Wages, October 1952-March 1953

During October-December 1952 the number of workers in covered employment, not including the self-em-

ployed, with wages taxable under old-age and survivors insurance is estimated at 43 million—2.9 percent higher than in the fourth quarter of 1951 but 7.5 percent lower than in the third quarter of 1952. Their taxable wages, estimated at \$24 billion, in-

Estimated number of employers<sup>1</sup> and workers and estimated amount of wages in employment covered under old-age and survivors insurance, for specified periods, 1940-53<sup>2</sup>

[Corrected to Aug. 24, 1953]

Year and quarter	Employers reporting wages <sup>3</sup> (in thousands)	Workers with taxable wages during period <sup>4</sup> (in thousands)	Taxable wages <sup>5</sup>		All workers in covered employment during period <sup>6</sup> (in thousands)	Total payrolls in covered employment <sup>6</sup>	
			Total (in millions)	Average per worker		Total (in millions)	Average per worker
1940.....	2,500	35,393	\$32,974	\$932	35,393	\$35,668	\$1,008
1941.....	2,646	40,976	41,848	1,021	40,976	45,463	1,110
1942.....	2,655	46,363	52,939	1,142	46,363	58,219	1,256
1943.....	2,394	47,656	62,423	1,310	47,656	69,653	1,462
1944.....	2,469	46,296	64,426	1,392	46,296	73,349	1,584
1945.....	2,614	46,392	62,945	1,357	46,392	71,500	1,543
1946.....	3,017	48,845	69,088	1,414	48,845	79,250	1,623
1947.....	3,246	48,908	78,372	1,602	48,908	92,449	1,890
1948.....	3,298	49,018	84,122	1,716	49,018	102,255	2,086
1949.....	3,316	46,796	81,808	1,748	46,796	99,959	2,137
1950 <sup>7</sup> .....	3,340	48,100	87,498	1,819	48,100	109,804	2,283
1951 <sup>8</sup> .....	4,440	54,600	110,910	2,031	54,600	133,800	2,451
1952 <sup>9</sup> .....	4,430	56,000	118,700	2,120	56,000	144,000	2,587
1946							
January-March.....	2,287	38,038	16,840	467	38,038	17,397	483
April-June.....	2,416	38,055	17,846	469	38,153	19,079	500
July-September.....	2,478	39,670	17,709	446	40,228	20,222	503
October-December.....	2,613	37,948	16,694	440	39,930	22,562	565
1947							
January-March.....	2,509	38,765	20,805	537	38,765	21,497	555
April-June.....	2,587	39,801	20,655	519	40,175	22,245	554
July-September.....	2,617	40,255	19,555	486	41,145	23,035	560
October-December.....	2,909	37,448	17,357	463	40,748	23,672	580
1948							
January-March.....	2,588	39,580	23,080	583	39,580	23,923	605
April-June.....	2,690	40,245	22,708	564	40,324	24,668	609
July-September.....	2,699	40,385	21,150	521	41,673	25,700	617
October-December.....	2,661	36,790	17,184	467	41,540	27,064	673
1949							
January-March.....	2,639	38,162	23,376	613	38,162	24,254	636
April-June.....	2,693	38,591	22,571	585	38,864	24,570	632
July-September.....	2,697	39,333	20,160	526	39,601	24,971	631
October-December.....	2,692	34,529	15,701	455	39,477	26,194	664
1950							
January-March <sup>10</sup> .....	2,671	37,400	23,490	628	37,400	24,316	650
April-June <sup>11</sup> .....	2,765	39,200	24,052	614	39,500	26,210	664
July-September <sup>12</sup> .....	2,768	40,400	22,382	554	41,800	28,165	674
October-December <sup>13</sup> .....	2,741	36,200	17,574	485	41,700	31,113	746
1951							
January-March <sup>14</sup> .....	3,552	43,600	30,175	692	43,600	30,900	709
April-June <sup>15</sup> .....	3,630	45,200	30,515	675	45,500	32,900	723
July-September <sup>16</sup> .....	3,609	45,500	27,658	608	46,500	34,000	731
October-December <sup>17</sup> .....	3,616	41,800	22,562	540	46,500	36,000	774
1952							
January-March <sup>18</sup> .....	3,580	45,000	33,200	738	45,000	34,000	756
April-June <sup>19</sup> .....	3,650	46,000	32,500	707	46,500	35,000	753
July-September <sup>20</sup> .....	3,630	46,500	29,000	624	47,500	36,000	758
October-December <sup>21</sup> .....	3,580	43,000	24,000	558	48,000	36,000	812
1953							
January-March <sup>22</sup> .....	3,600	48,000	37,000	771	48,000	38,000	792

<sup>1</sup> Number corresponds to number of employer returns. A return may relate to more than 1 establishment if employer operates several separate establishments but reports for concern as a whole.

<sup>2</sup> Data exclude joint coverage under the railroad retirement and old-age and survivors insurance programs.

<sup>3</sup> For quarterly and annual data for 1937-39 see the Bulletin, February 1947, p. 31. Quarterly data for other years were in the August 1947, February 1948, and January 1953 issues.

<sup>4</sup> For a description of the series and quarterly data

for 1940 see the Bulletin, August 1947, p. 30. Quarterly data for other years were in the February 1945 and January 1953 issues.

<sup>5</sup> Preliminary.

<sup>6</sup> Preliminary; includes data for new coverage under the 1950 amendments, except for self-employed persons and their earnings. In 1951 an estimated 58 million persons, including the self-employed, had taxable earnings of \$120.1 billion, or \$2,071 per person with taxable earnings; for 1952, the corresponding figures were 60 million, \$128.0 billion, and \$2,133.

creased 6.4 percent from the total for October–December 1951 but declined 17.2 percent from that for the third quarter of 1952. The increases resulted from the growth in economic activity; the declines followed the seasonal pattern observed in past years and resulted from the operation of the limitation on taxable wages.

The number of employees with taxable wages in January–March 1953 (estimated at 48 million) and their taxable wages (estimated at \$37 billion) increased seasonally 11.6 percent and 54.0 percent, respectively, from the total for the preceding quarter. Increases of 6.7 percent and 11.4 percent from January–March 1952 were the result of over-all gains in employment and wage rates.

The expansion of economic activity is also evident in the number of employees and amount of wages paid in covered employment in the fourth quarter of 1952 and the first quarter of 1953. In October–December 1952, an estimated 48 million employees, with a total payroll of \$39 billion, earned an average of \$812 in covered employment. These totals represent gains of 3.2 percent, 8.3 percent, and 4.9 percent, respectively, from those for the corresponding quarter of 1951; they were 1.1 percent, 8.3 percent, and 7.1 percent higher than the figures for July–September 1952.

Seasonal declines in January–March 1953 reduced the estimated payroll 2.6 percent from the preceding quarter's total to \$38 billion, and the average earnings per worker dropped 2.5 percent to \$792. In line, however, with increases in employment, hours of work, and wage rates, these January–March totals were substantially higher—11.8 percent and 4.8 percent—than those in the same quarter of 1952.

In the calendar year 1952, according to preliminary estimates, 56 million persons received taxable wages amounting to \$118.7 billion—increases of 2.6 percent and 7.0 percent, respectively, from 1951. The average taxable wage of \$2,120 was 4.4 percent more than the average a year earlier. These changes resulted in the main from the increase in business activity. An estimated 4 million persons reported taxable earnings from

self-employment covered by the program amounting to \$9.3 billion for 1952.

The estimated number of employers paying taxable wages was about 3.6 million in each quarter from the beginning of 1952 through January–March 1953. For the calendar year 1952, the total number of employers is estimated at 4.4 million, approximately the same as in 1951.

## Revision of Public Assistance Tables

Effective with data for July 1953, which appear in this issue of the BULLETIN, the tables presenting information on public assistance cases and payments have been revised. In the past, the basic tables for all programs have excluded vendor payments for medical care and cases receiving only such payments.

The revised tabulations for old-age assistance, aid to the blind, aid to the permanently and totally disabled, and aid to dependent children now include all cases receiving money payments, vendor payments for medical care, or both types of payments; they also show the total amount of assistance, including money payments to recipients and vendor payments for medical care (tables 18, 19, 20, and 21 in this issue). For the case counts the changes from those previously published are relatively small because few recipients aided under these programs receive only vendor payments for medical care. Inclusion of vendor payments raises substantially total payments and average payments, however, in some of the States that make vendor payments for medical care.

In previous issues of the BULLETIN the total and average amounts of vendor payments, and the average payments including vendor payments have been published for those States reporting such payments from funds for the special types of public assistance. These tables will continue to be published (tables 14 and 15 in this issue). Table 15 has been expanded to include the average money payment for those States making vendor payments. Thus it will be possible for any-

one to find out the average amount of money payments by referring to table 15 or to the specific program table. Tables 14 and 15 now carry totals for all States combined.

Table 22, showing data for general assistance, will continue to exclude cases receiving only vendor payments for medical care and the amount of such payments. Because of differing policies among States regarding the use of general assistance funds to pay medical bills for recipients of the special types of assistance, it seems inadvisable to change the base of the published data for the general assistance program.

Data in tables showing trends in cases and payments (tables 11 and 12 in this issue) reflect the above changes. For the special types of public assistance the series has been revised back to October 1950—the first month in which the Federal Government could contribute to vendor payments—and the continuous series appears in this BULLETIN. Although vendor payments for medical care from general assistance funds are excluded from the column for the general assistance program, the total amount of such payments is included in the "total" column. Some States report vendor payments for medical care from general assistance funds on a semiannual rather than a monthly basis. "Total" payments in table 12, as indicated in the footnote to the table, include an estimated monthly amount for such States. The "total" column also includes payments from special medical funds administered by assistance agencies in a few States; in addition it gives an estimated amount for one State that reports semiannually on medical care payments from funds for the special types of assistance.

National average payments, including vendor payments for medical care for the special types of public assistance, by month, October 1950–July 1953, are also shown in this issue (table 13).



# Recent Publications\*

## Social Security Administration

**BUREAU OF OLD-AGE AND SURVIVORS INSURANCE. DIVISION OF PROGRAM ANALYSIS.** *Selected Findings of the National Survey of Old-Age and Survivors Insurance Beneficiaries, 1951.* Baltimore: The Bureau, June 1953. 10 pp. and 12 tables. Processed.

Data based on personal interviews with 18,000 old-age and aged-widow insurance beneficiaries on the rolls in December 1950. Limited free distribution; apply to the Bureau of Old-Age and Survivors Insurance, Social Security Administration, Baltimore 2, Md.

**OFFICE OF THE COMMISSIONER. DIVISION OF RESEARCH AND STATISTICS.** *Major Changes in Social Security Legislation, 1952 (with Supplementary Information to May 1953).* Washington: The Division, June 1953. 90 pp. Processed.

Third supplement to *Social Security Legislation Throughout the World*, published in 1950 as Report No. 16 of the Division of Research and Statistics. Limited free distribution; apply to the Division of Research and Statistics, Office of the Commissioner, Social Security Administration, Washington 25, D. C.

## General

**INDIA (REPUBLIC). PLANNING COMMISSION.** *The First Five Year Plan: A Summary.* New Delhi: Government of India, 1952. 149 pp.

**INTERNATIONAL LABOR OFFICE.** *World Labour Report, 1953: Report of the Director-General.* (International Labor Conference, Thirty-Sixth Session, Geneva, 1953, Report I.) Geneva: The Office, 1953. 140 pp.

**JORDANA DE POZAS, LUIS.** *Los Seguros Sociales en España de 1936 a 1950, and Los Seguros Sociales en España en 1951 y 1952.* Madrid: Instituto Nacional de Previsión, 1953. 220 pp. and 236 pp.

Official reviews of social insurance in Spain, with appendixes providing

statistical, administrative, and bibliographical details.

**PUTNAM, PETER.** *Keep Your Head Up, Mr. Putnam!* New York: Harper & Brothers, 1952. 171 pp. \$2.50.

The author describes his experiences at the Seeing Eye School at Morristown, N. J., and tells how he was able to adjust to his blindness.

**SWEDEN. SOCIAL WELFARE BOARD.** *Social Sweden.* Stockholm: The Board, 1952. 462 pp.

An official manual on all phases of Sweden's social services. Includes chapters on social insurance, child welfare, public assistance, health services, and education.

**THE TAX FOUNDATION.** *Financing Unemployment Compensation.* (Project Note No. 32.) New York: The Foundation, 1953. 40 pp.

**UNITED NATIONS. ECONOMIC AND SOCIAL COUNCIL. Selected List of Books, Pamphlets, and Periodicals in English on Community Organization and Development. New York: United Nations, Mar. 1953. 24 pp.**

**U. S. DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE. OFFICE OF VOCATIONAL REHABILITATION.** *Sixth Annual Workshop on Guidance, Training, and Placement, April 27-May 1, 1953; Report of Proceedings.* (Rehabilitation Service Series, No. 236, Parts I-III.) Washington: The Office, June 1953. 3 parts. Processed.

Part I considers diagnostic guides, the team approach, sheltered workshops, and casework supervision; Part II deals with community organization, small business enterprises, marketing, and rural projects; and Part III discusses the rehabilitation of the mentally retarded and the emotionally disturbed.

## Retirement and Old Age

**CHAMBER OF COMMERCE OF THE UNITED STATES.** *New Chamber Policy on Social Security Program for the Aged: Results of Referendum 93.* Washington: The Chamber, 1953. 24 pp.

**CONSULTANTS ON SOCIAL SECURITY.** *A Report to the Secretary of Health, Education, and Welfare on Extension of Old-Age and Survivors Insurance to Additional Groups of Current Workers.* Washington: U. S. Govt. Print. Off., 1953. 32 pp.

**CRABBE, R. J. W., and POYSER, C. A.** *Pension and Widows' and Orphans' Funds.* Cambridge: Published for the Institute of Actuaries and the Faculty of Actuaries by Cambridge University Press, 1953. 240 pp. \$4. A textbook covering fundamental principles.

**CRUIKSHANK, NELSON H.** "Your Stake in the Social Security Trust Fund." *American Federationist*, Washington, Vol. 60, July 1953, pp. 12-15. 20 cents.

Answers the various attacks on the trust fund.

**HAUSER, PHILIP M.** "Facing the Implications of an Aging Population." *Social Service Review*, Chicago, Vol. 27, June 1953, pp. 162-176. \$1.75.

The major factors affecting the problems of aging, and the need for personal, social, and economic adjustment to old age.

**HOHMAN, HELEN FISHER.** "Old Age Security in Postwar Britain: Adjusting Pensions to Rising Prices, 1946-52." *Social Service Review*, Chicago, Vol. 27, June 1953, pp. 177-192. \$1.75.

**MINNESOTA. COMMISSION ON AGING.** *Minnesota's Aging Citizens: A Report on Their Employment, Recreation, Living Arrangements, Economic Welfare.* St. Paul: The Commission, Jan. 1953. 68 pp.

**U. S. PRESIDENT.** *Definite Plan for Making Our Social-Security Programs More Effective. Message . . .* (H. Doc. 225, 83d Cong., 1st sess.) Washington: U. S. Govt. Print. Off., 1953. 6 pp.

Recommends "extension of coverage to most of the major groups not now covered by any social insurance or public retirement system."

## Public Welfare and Relief

**DAVIDSON, GEORGE F., and HARE, EDGAR, JR.** "The Relationship Between Income Maintenance and Service Programs in Public Welfare: A Dialogue." *Social Work Journal*, New York, Vol. 34, July 1953, pp. 114-118 f. 75 cents.

**FAMILY SERVICE ASSOCIATION OF AMERICA. COMMITTEE ON METHODS AND SCOPE.** *Scope and Methods of the Family Service Agency: Report . . .* New York: The Association, 1953. 22 pp. 40 cents.

Casework programs, community planning, group education, professional education, research, and methods of social casework treatment.

(Continued on page 22)

\* Prepared in the Library of the Department of Health, Education, and Welfare. Orders for items listed should be directed to publishers and booksellers; Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.



# Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940-53  
[In thousands; data corrected to Sept. 10, 1953]

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs					
		Monthly retirement and disability benefits <sup>1</sup>				Survivor benefits				Temporary disability benefits <sup>2</sup>		State laws <sup>10</sup>	Veterans' legis-lation <sup>11</sup>	Rail-road Unem-ploy-ment Insurance Act <sup>12</sup>			
		Social Security Act	Rail-road Retirement Act	Civil Service Com-mission <sup>3</sup>	Veter-ans Ad-minis-tration <sup>4</sup>	Monthly				Lump-sum <sup>7</sup>							
						Social Security Act <sup>5</sup>	Rail-road Retirement Act <sup>6</sup>	Civil Service Com-mission <sup>7</sup>	Veter-ans Ad-minis-tration <sup>8</sup>	Social Security Act	Other <sup>9</sup>						
Number of beneficiaries																	
1952																	
July		3,120.3	352.7	176.5	2,424.4	1,488.2	150.9	40.6	1,044.2	28.4	12.1	32.6	26.9	870.9	0.3	68.6	
August		3,184.5	354.7	178.3	2,429.3	1,495.4	151.1	41.3	1,047.2	31.9	11.2	30.7	33.1	979.9	.2	72.8	
September		3,275.4	353.1	179.3	2,435.5	1,511.9	150.5	42.3	1,050.4	32.7	10.9	30.4	36.9	630.8	.1	37.9	
October		3,345.9	354.5	179.6	2,446.8	1,534.4	152.2	43.8	1,057.0	39.7	11.7	30.4	36.9	530.0	.1	29.5	
November		3,393.2	357.3	182.8	2,453.2	1,549.2	151.8	42.8	1,060.1	32.4	10.3	29.7	33.9	535.9	10.2	30.6	
December		3,455.8	358.0	181.9	2,460.5	1,569.8	152.9	43.6	1,063.4	40.9	10.1	31.7	39.7	672.5	19.0	41.9	
1953																	
January		3,518.1	359.7	183.7	2,466.2	1,590.3	153.0	45.7	1,071.4	41.4	11.6	31.4	40.2	952.5	31.0	59.7	
February		3,597.8	361.3	184.6	2,470.2	1,606.4	153.8	46.6	1,074.7	37.0	11.1	32.0	34.3	956.3	38.4	60.0	
March		3,680.7	362.0	185.7	2,476.1	1,624.4	154.8	47.5	1,077.6	44.3	13.5	36.7	33.9	929.9	41.8	57.4	
April		3,754.0	365.4	186.5	2,486.5	1,647.1	155.6	48.4	1,083.2	47.7	14.7	35.0	31.3	840.4	36.7	45.1	
May		3,822.7	368.1	187.5	2,496.5	1,664.0	156.3	49.4	1,086.4	47.0	12.9	33.6	27.3	772.1	31.3	27.1	
June		3,887.3	370.5	189.0	2,505.8	1,686.3	157.1	50.9	1,089.3	46.9	12.4	34.9	29.8	734.1	29.2	22.0	
July		3,937.8	372.0	190.4	2,516.0	1,699.8	158.1	51.1	1,090.9	46.0	12.4	34.2	28.1	675.0	30.1	21.7	
Amount of benefits <sup>14</sup>																	
1940		\$1,188,702	\$21,074	\$114,166	\$62,019	\$317,851	\$7,784	\$1,448	\$105,090	\$11,736	\$12,267			\$518,700		\$15,961	
1941		1,085,488	55,141	119,912	64,933	320,561	25,454	1,559	111,799	13,328	13,943			344,321		14,537	
1942		1,130,721	80,305	122,806	68,115	325,265	41,702	1,603	111,193	15,038	14,342			344,094		6,298	
1943		921,465	97,257	125,795	72,961	331,350	57,763	1,704	116,133	17,830	17,255	\$2,857		79,643		917	
1944		1,118,798	119,009	129,707	77,193	456,279	76,942	1,765	144,302	22,146	19,238	8,035		62,385	\$4,215	582	
1945		2,065,566	157,391	137,140	83,874	697,830	104,231	1,772	254,238	26,135	23,431	4,669		445,866	126,630	2,359	
1946		5,149,761	230,285	149,188	94,585	1,268,984	130,139	1,817	333,640	27,267	30,610	4,761		1,094,850	1,743,718	39,917	
1947		4,700,827	299,830	177,053	106,876	1,676,029	153,109	1,823	382,515	29,517	33,115	26,024	\$11,368	776,165	970,542	39,401	
1948		4,510,041	366,887	208,642	132,852	1,711,182	176,736	36,011	8918	413,912	32,315	32,140	35,572	30,843	793,265	510,167	28,599
1949		5,694,080	454,483	240,893	158,973	1,692,215	201,369	39,257	4,317	477,406	33,158	31,771	59,066	30,103	1,737,279	430,194	103,596
1950		5,375,811	718,473	254,240	175,787	1,732,208	299,672	43,884	8,409	491,579	32,740	33,578	89,259	28,099	1,373,426	34,653	59,804
1951		5,708,384	1,361,046	268,733	196,529	1,647,938	323,485	49,527	14,014	519,398	57,337	33,356	147,862	26,297	840,411	2,234	20,217
1952		6,548,745	1,613,364	361,200	225,120	1,722,225	615,605	74,085	19,986	572,983	63,298	37,251	165,340	34,689	998,267	3,539	41,758
1953																	
July		519,865	116,124	28,698	17,922	147,536	46,173	5,747	1,591	48,267	3,893	3,606	3,531	2,045	88,612	26	6,094
August		536,211	119,613	28,907	18,215	148,319	46,401	5,765	1,627	49,929	4,703	2,814	3,160	3,690	95,389	14	7,765
September		531,121	141,202	28,600	20,859	149,479	52,522	5,765	1,928	49,106	4,915	3,441	3,311	4,184	62,094	9	3,706
October		534,455	144,904	28,684	21,084	151,778	53,391	5,837	1,971	52,262	6,185	3,305	3,461	4,302	54,227	6	3,058
November		523,997	147,316	28,954	21,068	149,984	53,918	6,217	1,988	47,924	5,219	3,023	2,962	3,839	47,730	985	2,870
December		560,074	150,481	28,961	21,264	151,156	54,098	6,277	2,048	52,163	6,737	2,806	3,662	4,523	69,061	2,107	4,130
1953																	
January		589,807	153,791	29,058	21,350	150,657	55,502	6,284	2,081	49,738	6,876	3,173	3,477	4,343	94,360	3,274	5,843
February		589,555	158,240	29,176	21,525	150,457	56,196	6,332	2,113	53,600	6,250	2,991	3,217	3,474	86,827	3,671	5,486
March		604,143	162,638	29,271	21,817	152,449	56,948	6,399	2,148	50,841	7,444	3,732	4,079	3,804	92,308	4,407	5,868
April		590,716	166,406	29,551	21,798	152,864	57,868	6,433	2,210	51,719	7,968	4,484	3,900	3,308	82,990	3,889	4,296
May		590,688	170,028	29,753	22,006	153,248	58,606	6,498	2,229	51,867	8,028	4,004	3,588	2,875	72,144	3,142	2,682
June		603,838	173,457	29,959	22,218	153,220	59,542	6,552	2,264	50,665	8,018	3,711	3,919	3,188	72,033	3,093	2,049
July		597,756	176,244	30,085	22,415	154,676	60,116	6,606	2,292	52,335	7,897	3,884	4,023	3,077	69,175	3,322	1,900

<sup>1</sup> Under the Social Security Act, retirement benefits—old-age, wife's, and husband's benefits, and benefits to children of old-age beneficiaries—partly estimated. Under the other 3 systems, benefits for age and disability; beginning December 1951, spouse's annuities under the Railroad Retirement Act.

<sup>2</sup> Data for civil-service retirement and disability fund; excludes noncontributory payments made under the Panama Canal Construction Annuity Act. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections.

<sup>3</sup> Pensions and compensation, and subsistence payments to disabled veterans undergoing training.

<sup>4</sup> Mother's, widow's, widower's, parent's, and child's benefits; partly estimated.

<sup>5</sup> Annuities to widows under joint and survivor elections, and, beginning February 1947, survivor benefits—widow's, widower's (first paid December 1951), widow's current, parent's, and child's benefits.

<sup>6</sup> Payments to widows, parents, and children of deceased veterans.

<sup>7</sup> Number of decedents on whose account lump-sum payments were made.

<sup>8</sup> Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs.

<sup>9</sup> First payable in Rhode Island, April 1943; in California, December 1946; in New Jersey, January 1949; in New York, July 1950 (monthly data not available); and under the railroad program, July 1947. Excludes hospital benefits in California; also excludes private plans in California and New Jersey except for calendar-year totals.

<sup>10</sup> Represents average weekly number of beneficiaries.

<sup>11</sup> Represents average number of beneficiaries in a 14-day registration period.

<sup>12</sup> Beginning September 1944, under the Servicemen's Readjustment Act, readjustment allowances to unemployed and self-employed veterans of World War II. Beginning November 1952, under the Veterans' Readjustment Assistance Act, unemployment compensation benefits to veterans with military service since June 1950; data for October 1952 (first payable Oct. 15) roughly estimated—\$76,678 paid to 2,524 veterans. Number represents average weekly claims paid.

<sup>13</sup> Partly estimated.

<sup>14</sup> Payments: amounts certified, under the Social Security and the Railroad Retirement Acts (except monthly data for monthly benefits, which represent benefits in current-payment status) and under the Railroad Unemployment Insurance Act; disbursements, for Veterans Administration programs except the readjustment allowance program; checks issued, under the State unemployment insurance and temporary disability laws, the Servicemen's Readjustment Act, and the Veterans' Readjustment Assistance Act; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Adjusted on annual basis except for civil-service data and payments under the Railroad Unemployment Insurance Act, which are adjusted monthly.

Source: Based on reports of administrative agencies.

**Table 2.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1951-53**

[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions <sup>1</sup>	Federal civil-service contributions <sup>2</sup>	Taxes on carriers and their employees	State unemployment contributions <sup>3</sup>	Federal unemployment taxes <sup>4</sup>	Railroad unemployment insurance contributions <sup>5</sup>
<b>Fiscal year:</b>						
1951-52	\$3,594,248	\$722,850	\$734,990	\$1,431,997	\$258,945	\$25,734
1952-53	4,096,602	744,646	626,050	1,367,806	275,825	25,066
<b>1952</b>						
July	183,710	362,539	16,470	140,718	5,257	10
August	438,539	33,338	89,162	242,286	16,772	214
September	238,153	35,447	54,349	9,312	121	6,057
October	206,991	33,978	13,898	113,675	3,216	33
November	538,335	33,548	88,471	199,304	15,147	237
December	272,815	37,834	52,909	8,671	1,389	6,033
<b>1953</b>						
January	118,136	43,098	14,173	77,047	15,680	70
February	491,734	25,407	89,381	170,926	181,750	534
March	428,978	35,297	51,761	8,367	14,024	5,837
April	233,630	34,782	12,590	150,230	1,713	39
May	524,832	33,082	89,581	240,818	19,578	513
June	421,048	36,296	53,297	6,553	1,178	5,189
July	213,774	37,474	14,808	160,096	3,946	103

<sup>1</sup> Represents contributions of employees and employers in employments covered by old-age and survivors insurance (beginning December 1952 adjusted for employee-tax refunds); from May 1951, includes deposits made in the trust fund by States under voluntary coverage agreements; beginning January 1951, on an estimated basis.

<sup>2</sup> Represents employee and Government contributions to the civil-service retirement and disability fund; Government contributions are made in 1 month for the entire fiscal year.

<sup>3</sup> Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 2 States, contributions from employees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies; corrected to Aug. 21, 1953.

<sup>4</sup> Represents taxes paid by employers under the Federal Unemployment Tax Act.

<sup>5</sup> Beginning 1947, also covers temporary disability insurance.

<sup>6</sup> Includes contributions from the Federal Government.

Source: *Daily Statement of the U.S. Treasury*, unless otherwise noted.

**Table 3.—Total Federal cash income and outgo<sup>1</sup> and amounts for programs under the Social Security Act, fiscal years 1950-51, 1951-52, and 1952-53**

[In millions]

Classification	1950-51	1951-52	1952-53
<b>Cash income<sup>1</sup></b>	\$53,439	\$68,093	\$71,344
Social security	4,717	5,292	5,744
Federal insurance contributions	3,120	3,594	4,097
Federal unemployment taxes	234	259	276
Deposit in unemployment trust fund <sup>2</sup>	1,363	1,439	1,371
Other	45,722	62,801	65,600
<b>Cash outgo<sup>1</sup></b>	45,804	67,956	76,572
Social security	3,821	4,476	5,203
Administrative expenses, Social Security Administration <sup>3</sup>	60	60	71
Administrative expenses, Bureau of Employment Security, Department of Labor	5	6	5
Grants to States <sup>4</sup>	1,392	1,395	1,564
State withdrawals from unemployment trust fund	848	1,000	913
Old-age and survivors insurance benefit payments	1,498	1,982	2,627
Administrative expenses, Department of the Treasury <sup>5</sup>	18	24	23
Other	41,983	63,480	71,369

<sup>1</sup> Cash income and outgo represent flow of cash, exclusive of borrowed cash, into and out of the general fund and trust accounts of the Treasury.

<sup>2</sup> Deposits by States of contributions collected under State unemployment insurance laws.

<sup>3</sup> Includes administrative expenses of the Bureau of the Census in connection with searching census records for old-age and survivors insurance.

<sup>4</sup> Excludes salaries and expenses for the Mexican farm labor program, beginning in 1951-52.

<sup>5</sup> Grants for employment security administration (including employment offices), for old-age assistance, aid to the blind, and aid to dependent children, and for maternal and child health and welfare services; and, beginning in the last quarter of 1950, for aid to the permanently and totally disabled.

<sup>6</sup> In connection with old-age and survivors insurance.

Source: Total Federal cash income and outgo from *Treasury Bulletin*; other data from *Daily Statement of the U.S. Treasury*.

## AGED IN INSTITUTIONS

(Continued from page 13)

with respect to types of persons under care. In some States they are in a period of transition from the traditional county home to the county hospital or, in some cases, county chronic hospitals. The category of private nonprofit homes comprises those rather stable homes for the aged operated by religious, fraternal, and nationality groups, and other types of nonprofit organizations. In general, these homes have operated over long periods of time and have acquired definite community recognition. Other homes represent a residual category covering commercial boarding homes . . . and nursing, rest, and convalescent homes operating on a commercial basis. It had been hoped initially to separate homes of this general type into commercial board-

ing homes for aged persons suffering from no serious physical disabilities from homes falling into the general category of nursing, rest, and general convalescent homes that provided care for older persons with various kinds of disabilities. On examination of the raw data, however, and of various lists of such places, it became clear that such a classification on the basis of health needs could not be made reliably. Therefore, the two groups were combined into a single category."<sup>3</sup>

A similar definition of the institutional population was used in the 1940 Census,<sup>4</sup> a major exception being the exclusion of patients in tuberculosis hospitals. The 1940 data differ also from those for 1950 in excluding in-

<sup>3</sup> Ibid., pp. 5-6.

<sup>4</sup> *Special Report on Institutional Population 14 Years Old and Over*, pp. 1, 2.

stitutional residents under age 14, a circumstance arising from the fact that the institutional data for 1940 were derived as a byproduct of the analysis of the labor-force characteristics of the population. The 1940 and 1950 reports stand by themselves in their unified treatment of the institutional population.

For earlier years the interested inquirer is dependent on special reports for particular types of institutions. For all or nearly all the major components—persons in correctional institutions, mental hospitals, children's homes, and homes for the aged, alliteratively grouped together until recently as the "delinquent, defective and dependent classes"—fairly comprehensive collections of data were made in 1933, 1923, 1910, and 1904. The coverage was roughly com-

(Continued on page 29)



Table 4.—Status of the old-age and survivors insurance trust fund, by specified period, 1937-53<sup>1</sup>

[In thousands]

Period	Receipts		Expenditures		Assets			
	Net contribution income and transfers <sup>2</sup>	Interest received	Benefit payments	Administrative expenses <sup>3</sup>	Net total of U. S. Government securities acquired <sup>4</sup>	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937-July 1953.....	\$26,172,267	\$2,524,825	\$9,738,023	\$640,234	\$17,904,293	\$295,022	\$119,519	\$18,318,834
Fiscal year:								
1951-52.....	3,597,982	333,514	1,982,377	84,649	1,950,252	214,883	112,102	16,600,036
1952-53.....	4,096,602	386,640	2,627,492	89,429	1,544,542	286,878	261,885	18,366,356
1952								
July.....	183,710		169,529	9,700		224,617	106,849	16,604,517
August.....	438,539		162,849	6,577	101,000	259,140	240,440	16,873,631
September.....	238,153	10,871	200,911	6,795	73,818	278,465	188,614	16,914,948
October.....	206,991	14,818	213,943	6,915	70,341	266,627	131,061	16,915,898
November.....	538,335		213,268	6,638	137,000	262,682	316,436	17,234,327
December.....	* 272,815	163,479	219,671	9,231	305,167	280,773	200,568	17,441,719
1953								
January.....	118,136		223,164	6,893	12,000	282,618	74,802	17,329,797
February.....	491,734		229,508	7,024	31,000	281,903	299,630	17,585,000
March.....	428,978	10,871	240,069	7,186	141,018	286,227	346,972	17,777,594
April.....	233,630	14,818	248,997	6,813	179,641	308,440	137,755	17,770,232
May.....	524,532		249,938	6,965	137,183	288,222	288,420	18,037,861
June.....	421,048	171,784	255,645	8,692	356,374	286,878	261,885	18,366,356
July.....	213,774		254,509	6,787	86,700	295,022	119,519	18,318,834

<sup>1</sup> Does not reflect indirect effects of the financial interchange provisions of the Railroad Retirement Act, as amended in 1951, under which the position of the old-age and survivors trust fund after June 30, 1952, is to be the same as if railroad employment had always been covered under old-age and survivors insurance; no transfer of funds has as yet been made. Includes taxes on self-employed persons for 1951 and adjustments of withheld employment taxes.

<sup>2</sup> For July 1940 to December 1950 equals taxes collected under the Federal Insurance Contributions Act. Beginning January 1951, amounts appropriated in accordance with sec. 201(a) of the Social Security Act as amended in 1950; from May 1951, includes deposits by States under voluntary coverage agreements. Beginning December 1952 includes adjustments for reimbursement to the general treasury of refunds of employee taxes in accordance with sec. 1401(d) of the

Internal Revenue Code (see footnote 5). For 1947-51 includes amounts appropriated to meet costs of benefits payable to veterans' survivors under the Social Security Act Amendments of 1946.

<sup>3</sup> Represents net expenditures for administration. Beginning November 1951, adjusted for reimbursements to trust fund of small amounts for sales of supplies and services.

<sup>4</sup> Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase.

<sup>5</sup> Includes deduction of \$33 million to adjust for estimated amount of 1951 taxes subject to refund on wages in excess of \$3,600 paid to employees who worked for more than 1 employer during the calendar year.

Source: Daily Statement of the U. S. Treasury.

Table 5.—Status of the unemployment trust fund, by specified period, 1936-53

[In thousands]

Period	Total assets at end of period	Net total of U. S. Government securities acquired <sup>1</sup>	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account <sup>2</sup>			
				Deposits	Interest credited	Withdrawals <sup>3</sup>	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period <sup>4</sup>
Cumulative, January 1936-July 1953.....	\$9,247,751	\$9,234,042	\$13,709	\$17,878,849	\$1,684,795	\$11,010,585	\$8,553,059	\$932,129	\$171,078	\$597,737	\$694,692
Fiscal year:											
1951-52.....	8,673,936	582,885	26,855	1,438,987	167,441	1,000,278	7,919,742	15,442	17,054	48,312	754,195
1952-53.....	9,257,893	589,961	20,850	1,371,105	184,242	912,551	8,562,537	15,042	18,526	97,272	695,355
1952											
July.....	8,637,162	-35,000	25,080	50,331	31	84,776	7,885,328	6	3	7,234	751,834
August.....	8,849,394	214,000	23,313	328,047		103,922	8,109,453	129		12,022	739,941
September.....	8,796,972	-40,006	10,895	15,122	249	63,485	8,061,340	3,634	25	7,969	735,632
October.....	8,791,237	-7,967	13,127	39,426	7,629	45,985	8,062,410	20	770	7,595	728,827
November.....	9,004,765	211,000	15,656	262,765		42,825	8,282,350	142		6,554	722,415
December.....	9,039,207	33,980	16,118	17,587	82,106	68,953	8,313,088	3,620	8,290	8,205	726,120
1953											
January.....	8,967,626	-85,000	29,537	27,981	67	89,120	8,252,016	42	7	10,559	715,610
February.....	9,066,440	121,000	27,351	212,930		85,640	8,379,306	321		8,797	707,134
March.....	8,998,024	-85,029	23,963	17,852	423	100,540	8,297,042	3,502	43	9,697	700,982
April.....	8,973,331	-13,000	12,271	56,823	9,543	84,215	8,279,193	23	956	7,823	694,138
May.....	9,230,141	253,000	16,081	331,591	359	69,891	8,541,251	458	36	5,772	688,890
June.....	9,257,893	22,982	20,850	10,649	83,834	73,197	8,562,537	3,114	8,397	5,045	695,355
July.....	9,247,751	-3,000	13,709	60,428	23	69,930	8,553,059	61	2	4,971	694,692

<sup>1</sup> Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

<sup>2</sup> Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

<sup>3</sup> Includes withdrawals of \$79,169,000 for disability insurance benefits.

<sup>4</sup> Beginning July 1947, includes temporary disability program.

<sup>5</sup> Includes transfers to the account from railroad unemployment insurance administration fund amounting to \$85,290,000 and transfers of \$12,338,000 out of the account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

Source: Daily Statement of the U. S. Treasury.



Table 6.—Federal grants to States under the Social Security Act: Checks issued by the Treasury Department in fiscal years 1951-52 and 1952-53  
[In thousands]

State	Total, fiscal year 1951-52	Fiscal year 1952-53								
		Total	Old-age assistance	Aid to the permanently and totally disabled <sup>1</sup>	Aid to dependent children	Aid to the blind	Employment security <sup>2</sup>	Maternal and child health services	Services for crippled children	Child welfare services
Total	\$1,394,619.7	\$1,559,213.7	\$899,398.3	\$59,317.1	\$338,549.2	\$32,668.9	\$197,777.3	\$13,299.9	\$11,814.8	\$6,388.4
Alabama	27,215.1	30,974.9	17,250.2	2,250.2	7,061.0	405.3	2,803.9	506.3	454.2	243.9
Alaska	1,937.0	2,248.9	651.3		576.3	29.6	673.8	112.6	169.7	35.6
Arizona	9,599.8	10,178.4	5,345.1		2,672.7	279.3	1,694.4	136.0		50.8
Arkansas	18,519.0	25,407.1	15,589.4	151.1	6,344.2	605.8	1,921.0	272.4	342.0	181.2
California	143,169.3	170,957.5	109,929.9		35,613.9	4,811.1	19,483.3	515.7	375.5	228.0
Colorado	22,501.4	28,817.3	21,202.7	1,645.3	3,931.4	149.2	1,496.0	207.9	109.7	75.0
Connecticut	13,327.5	11,506.4	5,500.8		2,578.4	116.0	2,922.7	142.5	175.8	70.1
Delaware	1,740.6	1,738.4	523.9	43.7	496.9	87.7	416.7	92.1	45.8	41.5
District of Columbia	3,804.3	4,272.5	1,039.1	552.0	1,575.5	99.3	652.1	172.7	151.2	30.8
Florida	33,112.7	36,098.3	22,557.0		8,595.7	1,159.6	3,179.1	279.3	220.3	107.3
Georgia	37,721.9	43,099.6	28,980.7	1,178.1	7,819.4	1,021.2	3,004.3	492.7	449.9	153.2
Hawaii	3,690.1	4,426.9	701.7	384.7	2,339.9	40.3	620.7	153.0	151.9	34.6
Idaho	5,807.2	5,715.3	3,038.6	285.4	1,173.0	63.4	956.8	91.6	84.9	21.6
Illinois	63,492.1	69,229.4	39,068.3	1,632.2	17,056.9	1,594.1	9,042.9	327.7	328.8	178.6
Indiana	22,772.2	21,413.0	12,189.9		4,873.8	578.8	3,299.0	262.6	131.9	77.0
Iowa	21,150.2	24,077.0	17,355.2		3,983.9	544.6	1,646.8	123.8	262.2	100.6
Kansas	17,958.6	18,865.9	13,238.7	1,056.1	2,465.9	226.3	1,482.5	143.5	136.5	116.4
Kentucky	28,256.0	29,354.7	15,023.3		10,262.3	702.3	2,305.6	402.7	413.2	245.4
Louisiana	57,118.4	75,661.0	51,785.7	5,508.0	14,038.4	743.4	2,770.3	347.1	288.6	179.4
Maine	8,796.2	8,467.4	4,390.1		2,602.0	195.3	1,008.6	104.2	91.0	76.2
Maryland	11,420.0	12,890.5	3,694.6	1,237.5	3,870.3	176.9	3,158.4	374.9	292.2	85.7
Massachusetts	52,223.5	59,920.9	38,045.1	3,021.1	8,579.9	697.5	8,959.7	316.2	209.8	91.6
Michigan	52,871.1	60,506.3	31,670.5	595.0	15,733.9	723.2	10,749.4	401.5	409.1	223.7
Minnesota	26,276.9	28,580.0	19,280.5		5,140.2	456.1	3,091.6	231.1	218.3	102.3
Mississippi	16,770.6	22,188.8	15,014.4	297.3	3,028.8	837.8	2,130.8	375.3	277.3	227.1
Missouri	66,325.5	66,816.7	46,662.8	4,631.0	10,510.3	903.6	3,367.9	254.8	306.1	190.3
Montana	6,733.2	7,216.8	3,817.4	451.7	1,416.8	196.1	1,026.8	113.7	128.6	65.7
Nebraska	10,394.2	9,824.4	6,719.2		1,691.4	264.3	944.5	94.5	89.0	21.5
Nevada	1,738.8	1,859.7	1,113.0		( <sup>3</sup> )	7.6	561.8	73.8	70.9	32.6
New Hampshire	4,272.1	4,702.1	2,520.4	27.6	896.0	113.6	912.9	79.4	100.1	51.9
New Jersey	18,733.2	21,126.8	7,384.1	625.8	3,246.9	315.3	9,156.2	179.7	146.5	72.4
New Mexico	8,235.9	8,659.9	3,552.5	661.2	3,008.9	138.6	1,013.6	111.3	100.5	73.2
New York	118,361.8	136,024.9	48,827.1	15,234.3	38,427.6	2,081.6	30,515.4	466.3	354.3	118.3
North Carolina	25,525.4	28,779.6	12,279.2	1,829.6	8,281.8	1,410.0	3,090.0	622.9	328.5	337.5
North Dakota	4,865.0	5,420.5	3,131.3	283.7	1,096.0	44.9	671.4	92.6	85.4	15.2
Ohio	57,418.7	57,920.2	36,815.2	2,193.3	7,955.3	1,503.0	8,503.1	441.4	413.9	95.1
Oklahoma	48,273.3	54,615.1	37,895.2	1,510.2	11,489.1	991.4	2,103.5	184.5	291.2	150.0
Oregon	13,158.4	13,187.4	7,615.0	803.4	2,020.3	137.2	2,326.9	112.7	118.2	53.7
Pennsylvania	68,794.7	62,095.2	21,212.2	2,872.9	18,817.2	2,742.5	15,324.7	526.9	320.8	278.0
Puerto Rico	4,823.2	4,613.4	1,373.5	358.9	1,227.0	39.0	644.5	400.9	373.9	195.7
Rhode Island	7,320.3	7,740.7	3,461.5	182.7	2,146.6	76.4	1,061.1	95.9	74.9	41.6
South Carolina	16,847.9	19,631.8	11,689.7	1,660.0	2,875.2	503.5	2,268.0	267.8	258.3	109.5
South Dakota	6,186.9	6,692.5	4,038.6	124.9	1,691.3	71.7	515.1	83.3	91.1	76.6
Tennessee	29,315.1	34,234.9	18,695.5		10,477.0	1,000.4	2,915.9	520.6	383.8	241.8
Texas	75,399.3	89,592.6	69,276.4		9,520.0	2,030.1	7,300.8	609.2	611.4	244.6
Utah	7,246.0	8,108.5	3,761.1	628.2	1,962.5	89.8	1,367.9	120.7	117.1	61.3
Vermont	3,533.2	3,758.6	2,062.3	77.1	558.8	54.9	762.4	87.6	100.0	55.4
Virgin Islands	280.7	325.0	61.7	5.0	36.8	3.6	27.1	79.2	79.5	32.2
Virginia	11,173.8	12,910.0	4,420.8	1,087.3	4,243.8	407.5	1,845.9	362.4	375.2	167.1
Washington	34,178.2	35,744.5	23,065.8	2,145.2	5,779.2	325.9	3,968.8	193.0	149.8	116.8
West Virginia	16,903.3	22,049.3	7,452.8	1,486.6	11,351.9	364.3	1,356.6	237.0	210.9	189.3
Wisconsin	24,596.1	25,170.8	15,674.4	404.0	5,014.6	469.6	2,946.6	192.8	288.1	180.8
Wyoming	2,635.0	3,195.3	1,732.8	194.7	402.1	38.3	607.8	109.8	57.0	32.9

<sup>1</sup> States for which no grant is shown either had no approved plan or State plan was approved too late to receive grant during this period.

<sup>2</sup> Excludes grants made to State employment security agencies as agents for

the United States for the payment of unemployment compensation to veterans under title IV of the Veterans' Readjustment Assistance Act of 1952.

<sup>3</sup> No plan approved by the Social Security Administration.

Source: Unpublished data of administrative agencies.

**Table 7.—Old-age and survivors insurance: Monthly benefits in current-payment status<sup>1</sup> at the end of the month by type of benefit and by month, July 1952–July 1953, and monthly benefits awarded, July 1953**

[Amounts in thousands; data corrected to Aug. 24, 1953]

Item	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
<b>Monthly benefits in current-payment status at end of month:</b>														
<b>1952</b>														
July.....	4,608,494	\$162,296.8	2,381,641	\$100,002.1	670,772	\$15,235.4	895,775	\$23,955.5	425,253	\$15,282.2	214,335	\$7,063.6	20,718	\$737.9
August.....	4,679,986	166,015.0	2,431,796	103,000.3	683,705	15,698.9	897,880	23,983.7	430,105	15,452.4	215,650	7,117.6	20,850	782.1
September.....	4,787,213	193,725.0	2,503,816	122,167.7	700,654	18,024.0	906,580	26,938.0	436,227	17,733.9	218,945	7,995.8	20,901	855.8
October.....	4,880,239	198,295.1	2,557,399	125,343.9	715,885	18,509.5	920,307	27,460.3	442,786	18,003.1	222,681	8,104.5	21,181	874.8
November.....	4,942,409	201,234.4	2,594,371	127,438.9	725,389	18,803.4	927,268	27,738.9	448,053	18,218.1	226,042	8,156.2	21,286	878.9
December.....	5,025,549	205,179.0	2,643,932	130,217.4	737,859	19,178.4	938,751	28,141.3	454,563	18,482.2	228,984	8,272.7	21,460	897.0
<b>1953</b>														
January.....	5,108,422	209,293.8	2,691,729	133,066.5	750,436	19,581.4	950,134	28,564.3	461,884	18,785.7	232,627	8,382.3	21,612	903.7
February.....	5,204,176	214,435.9	2,753,071	136,928.1	767,100	20,147.2	959,552	28,928.6	468,130	19,045.8	234,596	8,487.1	21,727	909.1
March.....	5,305,150	219,585.5	2,817,018	140,725.0	784,747	20,712.3	969,445	29,300.1	475,504	19,349.6	236,613	8,593.5	21,832	914.9
April.....	5,401,081	224,274.0	2,873,082	143,972.6	800,520	21,204.3	982,296	29,760.6	483,422	19,679.8	239,717	8,741.8	22,044	919.8
May.....	5,486,643	228,634.4	2,926,906	147,138.7	813,278	21,620.5	992,330	30,134.0	490,149	19,963.0	241,725	8,852.3	22,255	925.6
June.....	5,573,594	232,998.6	2,977,476	150,124.2	826,599	22,050.3	1,003,281	30,540.7	498,967	20,332.4	244,809	9,014.9	22,462	936.2
July.....	5,637,603	236,359.9	3,017,541	152,570.1	836,219	22,376.7	1,008,141	30,696.0	506,390	20,643.6	246,684	9,128.8	22,628	944.8
<b>Monthly benefits awarded in July 1953.....</b>														
	115,642	5,354.5	61,067	3,495.5	19,698	575.6	18,410	581.8	9,928	410.8	6,212	275.7	327	15.1

<sup>1</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

<sup>2</sup> Partly estimated.

**Table 8.—Old-age and survivors insurance: Number of monthly benefits withheld, by reason for withholding payment and type of benefit,<sup>1</sup> June 30, 1953**

[Corrected to Aug. 25, 1953]

Reason for withholding payment <sup>2</sup>	Total	Old-age	Wife's or husband's	Widow's or widower's	Mother's	Parent's
Total.....	354,785	237,723	59,998	5,574	51,373	117
Self-employment of beneficiary.....	28,601	24,390	577	666	2,061	7
Employment of beneficiary.....	253,170	202,791	2,808	3,629	43,901	41
Employment of old-age beneficiary on whose wages benefit is based.....	47,408	47,408	7,042	—	—	—
Self-employment of old-age beneficiary on whose earnings benefit is based.....	7,042	—	—	—	—	—
Failure to have care of an entitled child.....	2,473	—	198	—	2,275	—
Payee not determined.....	1,633	1,085	204	307	119	17
Administrative reasons.....	14,458	9,458	1,761	1,072	2,117	2

<sup>1</sup> Data for child's benefits withheld are not available.

<sup>2</sup> As provided under section 203 of the amended act except for the reason "payee

not determined," in which case benefit payments are accrued pending termination of guardian or appropriate payee.

## RECENT PUBLICATIONS

(Continued from page 17)

HOUWINK, EDA. "Social Work in the Netherlands." *Social Work Journal*, New York, Vol. 34, July 1953, pp. 119-124. 75 cents.

MCGLOTHLIN, WILLIAM J. "Social Work in the Advancing South." *Social Work Journal*, New York, Vol. 34, July 1953, pp. 99-104 ff. 75 cents.

NEW YORK. STATE. DEPARTMENT OF SOCIAL WELFARE. *Social Welfare Activities in New York State*. (4th ed.) Albany: The Department, 1953. 32 pp. Processed.  
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NORTH CAROLINA. STATE. BOARD OF PUBLIC WELFARE. *The Effects of the Lien Law on Old Age Recipients in North Carolina*. (Information Bulletin No. 19.) Raleigh: The Board, 1952. 77 pp. Processed.

PERKINS, WALTER M. "Applicability of Sampling Inspection Techniques in Testing the Quality of the Job of the Public Assistance Visitor." *Social Service Review*, Chicago, Vol. 27, June 1953, pp. 153-161. \$1.75.

SHYNE, ANN W. *Statistics of Family Casework, 1952; Data from 60 Private Member Agencies of the Family Service Association of America*. New York: Family Service Association of America, 1953. 32 pp. 75 cents.

Trends in agency services since 1936 and detailed data on operations in 1952.

UNITED NATIONS. DEPARTMENT OF SOCIAL AFFAIRS. *Evaluation of the Programme of Advisory Social Welfare Services, 1947-1951*. New York: United Nations, 1953. 100 pp. 75 cents.

WILSON, ROGER C. *Quaker Relief*. London: George Allen & Unwin, Ltd., 1952. 373 pp. \$3.50.

Describes the relief work of the Society of Friends, 1940-48.

## Maternal and Child Welfare

CRYSTAL, DAVID. "What Keeps Us from Giving Children What We" (Continued on page 25)

Table 9.—Old-age and survivors insurance: Estimated<sup>1</sup> number and amount of monthly benefits in current-payment status<sup>2</sup> as of June 30, 1953, by type of benefit and by State

Region and State <sup>3</sup>	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
Total.....	5,573,504	\$232,968,645	2,977,476	\$150,124,169	826,599	\$22,050,253	1,003,281	\$30,540,694	498,967	\$20,332,424	244,809	\$9,014,935	22,462	\$936,170
Region I.....	487,539	21,939,317	279,075	14,828,144	75,747	2,168,192	61,254	2,016,222	52,803	2,193,687	17,187	667,933	1,503	65,139
Connecticut.....	98,037	4,666,350	55,217	3,107,441	15,554	471,662	11,777	424,090	11,951	516,973	3,211	131,447	327	14,737
Maine.....	49,180	1,964,203	28,216	1,344,244	7,405	186,970	7,588	209,724	4,054	156,992	1,758	59,724	159	6,549
Massachusetts.....	251,369	11,464,346	144,442	7,754,108	39,097	1,136,937	30,300	1,022,975	27,689	1,155,773	9,075	361,235	766	33,318
New Hampshire.....	29,755	1,251,355	17,432	866,885	4,456	117,404	4,104	123,570	2,713	105,542	981	35,194	69	2,780
Rhode Island.....	42,743	1,934,796	24,377	1,320,056	6,696	191,149	4,909	162,192	4,817	197,989	1,481	57,612	133	5,798
Vermont.....	16,455	658,267	9,061	435,410	2,539	64,070	2,576	73,671	1,579	60,418	651	22,721	49	1,977
Region II.....	1,341,788	60,331,735	743,152	39,570,928	206,655	5,898,468	185,506	6,313,407	145,597	6,090,989	55,514	2,226,402	5,364	231,541
Delaware.....	12,872	556,277	7,082	361,678	1,868	52,252	2,044	64,602	1,341	56,149	481	19,159	56	2,437
New Jersey.....	217,842	10,077,569	119,584	6,545,523	34,418	1,015,942	28,743	1,032,892	25,879	1,103,195	8,384	343,272	834	36,745
New York.....	637,124	28,581,398	366,843	19,247,413	95,729	2,712,468	79,982	2,736,935	67,634	2,805,805	24,451	970,779	2,485	107,998
Pennsylvania.....	473,950	21,116,491	249,643	13,416,314	74,640	2,117,806	74,737	2,478,978	50,743	2,125,840	22,198	893,192	1,989	84,361
Region III.....	367,146	13,761,555	165,591	7,928,854	46,275	1,131,131	101,389	2,721,717	27,872	1,088,925	23,838	805,645	2,181	85,293
Dist. of Col.....	20,920	868,119	11,388	565,448	2,812	62,552	4,048	117,088	2,074	84,288	1,021	35,764	77	2,979
Maryland.....	76,654	3,200,699	39,445	1,966,737	10,064	273,808	14,966	471,767	8,033	327,373	3,788	145,968	368	15,016
North Carolina.....	93,266	3,090,010	37,744	1,698,037	10,608	280,822	31,112	752,591	5,941	212,399	7,259	212,283	602	22,878
Puerto Rico.....	3,564	99,362	1,395	55,285	390	6,524	1,380	24,750	19	738	295	8,625	85	3,440
Virgin Islands.....	71	1,855	32	4	4	78	29	370	2	68	4	101	0	0
Virginia.....	90,708	3,313,934	40,437	1,892,233	11,386	271,858	25,711	674,735	6,822	265,186	5,785	188,054	567	21,665
West Virginia.....	81,963	3,178,576	35,150	1,779,876	11,491	285,489	24,173	680,416	4,981	198,873	5,686	214,820	482	19,102
Region IV.....	675,095	29,264,600	348,900	18,365,044	105,525	2,951,288	125,016	3,995,110	64,386	2,705,989	28,970	1,148,676	2,298	96,363
Kentucky.....	88,456	3,119,795	39,241	1,792,313	12,153	274,390	25,299	633,182	5,746	219,214	5,457	178,435	560	22,261
Michigan.....	246,633	11,166,900	128,586	7,020,955	38,706	1,130,060	44,791	1,543,622	23,424	1,001,599	10,438	440,070	688	30,675
Ohio.....	340,006	14,977,815	181,073	9,551,776	54,666	1,546,929	54,926	1,818,306	35,216	1,485,176	13,075	530,171	1,050	45,457
Region V.....	727,166	31,219,625	400,632	20,369,549	113,351	3,077,390	114,495	3,760,959	69,554	2,853,057	26,650	1,033,184	2,484	105,486
Illinois.....	340,980	15,154,415	188,543	9,903,647	51,139	1,437,998	52,443	1,790,058	35,186	1,465,594	12,328	499,319	1,341	57,799
Indiana.....	160,937	6,669,141	86,730	4,290,498	25,747	676,924	27,624	877,069	14,450	576,440	5,919	228,801	467	19,319
Minnesota.....	94,597	3,866,195	53,387	2,575,495	14,881	383,011	14,857	456,026	7,496	308,375	3,707	136,921	269	11,367
Wisconsin.....	130,652	5,529,874	71,972	3,599,909	21,584	579,457	19,571	637,806	12,422	507,648	4,696	188,053	407	17,001
Region VI.....	464,715	16,323,641	213,507	9,690,902	60,355	1,394,474	130,543	3,195,053	27,487	1,016,588	29,761	908,214	3,062	118,410
Alabama.....	81,985	2,729,403	34,125	1,496,100	10,046	214,391	26,390	636,889	4,684	168,709	6,079	187,703	661	25,611
Florida.....	131,033	5,399,835	74,018	3,710,968	21,537	573,945	21,956	609,129	7,941	312,735	5,175	177,064	406	15,994
Georgia.....	82,776	2,715,203	34,547	1,477,764	8,958	193,616	27,532	660,670	5,047	182,462	6,067	176,933	625	23,758
Mississippi.....	37,725	1,140,075	16,149	633,523	4,508	86,204	12,144	266,938	1,793	60,965	2,717	76,385	414	16,060
South Carolina.....	48,501	1,534,594	17,437	766,232	4,677	100,701	18,918	433,443	2,859	102,098	4,254	118,475	356	13,645
Tennessee.....	82,695	2,804,531	37,231	1,606,315	10,629	225,617	23,903	587,984	5,163	189,619	5,469	171,654	600	23,942
Region VII.....	330,291	12,838,057	184,074	8,477,611	52,803	1,279,492	52,837	1,561,734	27,255	1,051,539	12,155	419,440	1,167	48,251
Iowa.....	78,682	3,006,113	43,943	1,980,556	13,116	310,218	12,156	384,708	6,440	243,013	2,809	98,715	218	8,903
Kansas.....	56,659	2,140,540	31,024	1,394,326	9,456	220,365	9,622	289,091	4,238	156,107	2,160	73,895	169	6,756
Missouri.....	139,803	5,669,895	78,583	3,775,047	21,508	550,542	21,520	636,908	12,639	508,593	4,956	173,432	597	25,373
Nebraska.....	33,556	1,260,543	18,971	841,053	5,623	129,917	5,042	149,322	2,606	95,293	1,200	40,512	114	4,446
North Dakota.....	9,420	325,626	5,063	209,843	1,336	28,818	1,973	51,229	610	18,004	496	16,074	42	1,658
South Dakota.....	12,171	435,340	6,490	276,786	1,764	39,622	2,524	70,476	832	30,529	534	16,812	27	1,115
Region VIII.....	361,950	12,721,390	170,534	7,410,493	47,541	1,034,908	98,248	2,665,490	21,526	802,879	22,170	729,386	1,931	78,174
Arkansas.....	46,018	1,497,203	22,952	930,541	6,732	132,008	11,359	271,871	2,235	76,452	2,412	73,398	325	13,023
Louisiana.....	65,485	2,307,021	30,396	1,329,433	7,852	172,035	18,068	474,990	4,364	165,724	4,391	147,604	424	17,235
New Mexico.....	13,623	445,024	5,271	228,730	1,390	29,945	5,189	127,907	573	21,520	1,102	32,981	98	3,941
Oklahoma.....	58,836	2,121,605	29,731	1,301,452	8,549	190,965	13,950	393,060	3,309	123,972	3,077	102,900	220	9,247
Texas.....	177,988	6,350,447	82,194	3,620,337	23,018	510,015	49,682	1,397,653	11,045	415,211	11,188	372,503	861	34,728
Region IX.....	109,089	4,254,379	57,391	2,686,250	15,741	384,777	23,290	703,153	7,609	300,459	4,684	164,475	364	15,265
Colorado.....	45,365	1,803,268	24,581	1,170,088	6,895	172,118	8,574	258,385	3,378	134,240	1,909	63,068	128	5,369
Idaho.....	17,470	640,956	9,351	410,622	2,458	55,096	3,970	115,532	940	34,004	688	23,235	63	2,467
Montana.....	18,663	738,544	10,355	479,385	2,424	58,701	3,621	110,867	1,432	58,356	745	27,626	86	3,609
Utah.....	20,308	733,989	9,109	438,657	3,060	76,559	5,484	167,361	1,467	58,750	1,121	39,654	67	2,908
Wyoming.....	7,263	287,622	3,965	187,498	904	22,203	1,631	51,008	392	15,109	321	10,892	20	912
Region X.....	678,690	29,027,843	398,127	19,905,074	97,567	2,596,057	106,846	3,504,157	51,950	2,105,750	22,450	842,357	1,750	74,448
Alaska.....	2,905	108,512	1,617	74,743	141	3,245	955	24,446	64	2,326	122	3,500	6	252
Arizona.....	23,788	924,497	11,208	544,506	2,898	73,468	6,746	195,186	1,336	54,158	1,463	51,511	137	5,668
California.....	454,332	19,631,975	269,020	13,488,153	65,085	1,754,941	68,048	2,298,724	36,323	1,481,565	14,685	538,451	1,171	50,141
Hawaii.....	13,088	484,571	6,451	306,776	1,432	32,842	3,772	94,557	580	21,883	816	27,023	37	1,490
Nevada.....	5,577	232,567	3,275	157,258	516	12,830	1,241	41,076	310	12,746	213	7,757	22	900
Oregon.....	71,236	2,988,007	42,253	2,077,926	10,934	279,454	10,720	347,249	5,070	197,761	2,086	78,136	173	7,491
Washington.....	107,764	4,657,714	64,303	3,255,712	16,561	439,277	15,364	502,919	8,267	335,311	3,065	115,979	204	8,516
Foreign.....	30,145	1,316,563	16,493	891,320	5,039	133,926	3,867	103,692	2,928	122,562	1,460	49,223	358	15,780

<sup>1</sup> Estimates for each State are shown unrounded, for convenience in summation, and not because they are assumed to be accurate to the last digit.

<sup>2</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

<sup>3</sup> Beneficiary's State of residence as of June 30, 1953.



**Table 10.—Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, July 1953**

[Corrected to Aug. 25, 1953]

Region and State	Nonfarm place- ments	Initial claims <sup>1</sup>		Weeks of unemploy- ment covered by continued claims		Compensated unemployment					Average weekly insured unem- ployment under State programs <sup>2</sup>
		Total	Women	Total	Women	All types of unemployment <sup>3</sup>			Total unemployment		
						Weeks compen- sated	Benefits paid <sup>4</sup>	Average weekly number of benefi- ciaries	Weeks compen- sated	Average weekly payment	
Total.....	573,851	980,346	457,733	3,905,613	1,835,957	3,105,032	\$69,175,212	675,007	2,844,328	\$23.08	* \$61,057
Region I:											
Connecticut.....	9,132	31,736	18,406	38,119	23,799	22,541	453,730	4,900	20,572	21.02	9,509
Maine.....	3,711	4,885	2,409	25,182	15,439	20,678	309,989	4,495	18,611	15.53	5,750
Massachusetts.....	18,427	41,833	23,395	161,103	87,888	130,319	2,978,013	28,330	119,623	23.88	34,666
New Hampshire.....	2,282	4,866	2,895	25,913	15,747	22,494	432,397	4,890	20,235	20.14	5,831
Rhode Island.....	2,025	19,012	11,090	49,573	28,144	40,474	881,521	8,799	36,933	22.66	9,731
Vermont.....	1,418	893	522	4,622	2,679	4,186	85,614	910	3,824	21.18	1,060
Region II:											
New Jersey.....	15,117	66,419	41,242	207,201	126,497	167,994	4,521,344	36,520	151,676	27.77	45,911
New York.....	74,369	204,393	105,572	722,162	324,973	589,444	14,771,938	128,140	535,571	26.26	153,599
Puerto Rico.....	2,067	25	1	208	4						
Virgin Islands.....	64	0	0	0	0						
Region III-IV:											
Delaware.....	1,012	835	150	3,924	366	2,867	53,672	623	2,712	19.09	876
Dist. of Col.....	4,768	2,026	837	11,306	5,244	9,423	171,339	2,048	9,281	18.24	2,310
Maryland.....	8,655	12,925	6,978	48,320	23,124	47,763	1,051,995	10,383	42,733	22.62	10,656
North Carolina.....	15,581	26,110	14,354	105,813	65,334	108,567	1,789,086	23,602	100,951	16.97	24,544
Pennsylvania.....	24,349	107,224	47,871	385,266	165,215	295,149	7,030,760	64,163	270,484	24.51	13,692
Virginia.....	8,804	7,576	3,907	64,024	38,524	57,000	974,472	12,391	54,666	17.36	84,306
West Virginia.....	1,976	10,621	2,279	75,251	17,815	63,076	1,263,430	13,712	54,044	20.79	16,649
Region V:											
Alabama.....	10,020	11,363	2,806	62,605	18,914	46,581	809,270	10,126	44,019	17.73	14,055
Florida.....	12,591	17,218	9,861	77,708	43,536	53,444	914,418	11,618	51,959	17.25	17,042
Georgia.....	15,243	12,081	6,095	63,289	37,934	50,403	876,175	10,957	46,203	17.89	14,316
Mississippi.....	7,232	8,085	2,467	39,219	12,745	27,179	504,596	5,908	23,789	19.46	8,610
South Carolina.....	9,005	13,570	6,702	55,704	26,846	42,897	778,848	9,325	40,660	18.60	12,253
Tennessee.....	12,759	13,077	6,408	94,889	49,134	72,431	1,216,087	15,746	68,270	16.99	21,187
Region VI:											
Kentucky.....	2,871	10,439	3,068	78,081	26,117	62,916	1,271,004	13,677	57,516	20.86	17,046
Michigan.....	24,329	39,210	13,327	108,601	43,854	68,415	1,794,890	14,873	65,620	26.78	30,599
Ohio.....	30,590	25,270	11,591	109,077	53,580	87,452	2,123,814	19,011	80,577	25.19	28,551
Region VII-VIII:											
Illinois.....	18,803	51,890	23,408	244,737	126,178	177,109	4,105,682	38,502	153,653	24.90	53,699
Indiana.....	8,522	20,506	9,214	56,166	24,084	51,699	1,165,998	11,239	45,547	23.70	14,815
Minnesota.....	12,314	6,387	2,186	36,611	17,017	27,622	454,413	6,005	25,140	17.06	7,589
Montana.....	3,852	694	252	4,419	1,642	3,802	74,278	827	3,802	19.52	994
North Dakota.....	2,322	226	84	1,572	772	1,353	28,105	294	1,005	22.74	317
South Dakota.....	2,080	236	140	990	579	780	14,318	170	662	19.57	229
Wisconsin.....	18,305	18,628	5,112	71,567	25,975	50,225	1,318,067	10,918	47,606	26.70	17,460
Region IX:											
Iowa.....	7,708	5,315	2,100	19,300	10,754	14,489	275,805	3,150	12,032	20.64	4,277
Kansas.....	9,311	4,549	2,007	25,286	10,871	22,849	541,243	4,967	21,504	24.26	5,562
Missouri.....	13,916	22,506	9,633	92,103	37,923	66,498	1,326,407	14,456	60,524	20.87	18,952
Nebraska.....	6,028	1,203	883	5,198	3,727	4,686	93,073	1,019	4,102	21.17	1,129
Region X:											
Arkansas.....	8,799	7,053	1,910	30,870	9,187	23,196	403,874	5,043	21,266	17.93	7,600
Louisiana.....	7,207	11,311	2,801	55,286	15,018	41,273	848,008	8,972	37,481	21.33	12,243
Oklahoma.....	11,986	7,829	2,036	42,110	15,153	29,926	572,597	6,506	28,269	19.51	9,104
Texas.....	42,727	13,774	4,022	70,638	26,854	59,352	1,023,511	12,903	56,678	17.57	17,345
Region XI:											
Colorado.....	7,545	1,906	552	7,616	2,730	5,824	129,955	1,266	5,130	23.20	1,775
New Mexico.....	2,915	2,309	368	9,244	2,620	7,265	154,239	1,579	6,885	21.57	1,886
Utah.....	3,695	1,857	664	9,226	4,158	7,823	187,088	1,701	7,068	24.74	2,106
Wyoming.....	1,544	223	69	1,008	363	938	23,438	204	812	20.21	201
Region XII:											
Arizona.....	4,087	3,930	925	15,614	5,825	11,433	239,686	2,485	10,889	21.18	3,461
California.....	35,674	72,209	29,197	357,640	183,804	311,924	7,004,638	67,810	287,530	23.18	76,439
Hawaii.....	1,256	1,493	518	10,028	4,289	8,512	169,535	1,850	7,567	21.04	(*)
Nevada.....	2,494	948	293	3,374	1,287	3,549	92,006	772	3,313	26.60	817
Region XIII:											
Alaska.....	1,004	1,830	1,034	8,410	5,237	6,866	201,472	1,493	6,499	29.72	(*)
Idaho.....	3,634	1,579	1,313	6,035	3,740	4,404	93,406	957	4,229	21.43	1,430
Oregon.....	8,890	10,671	4,331	42,836	19,635	31,010	678,602	6,741	29,306	22.42	9,524
Washington.....	8,836	17,592	8,449	60,579	23,083	36,932	897,366	8,029	35,300	24.58	14,047

<sup>1</sup> Total excludes transitional claims.

<sup>2</sup> Total, part-total, and partial.

<sup>3</sup> Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

<sup>4</sup> Excludes Alaska and Hawaii.

<sup>5</sup> Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

**Table 11.—Public assistance in the United States: Number of recipients, by month, October 1950–July 1953<sup>1</sup>**

[Except for general assistance, includes recipients receiving only vendor payments for medical care]

Year and month	Number of recipients							Percentage change from previous month				
	Old-age assistance	Aid to dependent children			Aid to the blind	Aid to the permanently and totally disabled	General assistance (cases)	Old-age assistance	Aid to dependent children (families)	Aid to the blind	Aid to the permanently and totally disabled	General assistance (cases)
		Families	Recipients									
			Total :	Children								
1950												
October.....	2,801,746	655,853	2,245,780	1,668,382	97,262	58,345	408,000	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )	-13.0
November.....	2,796,627	650,522	2,227,867	1,653,742	97,553	61,118	403,000	-0.2	-0.8	+0.3	+4.8	-1.3
December.....	2,789,197	651,877	2,234,330	1,661,501	97,519	68,916	413,000	-0.3	+2	( <sup>2</sup> )	+12.8	+2.6
1951												
January.....	2,787,392	653,556	2,240,716	1,666,688	96,129	70,927	425,000	-1	+3	-1.4	+2.9	+3.0
February.....	2,780,908	652,503	2,238,143	1,664,785	96,137	74,750	421,000	-2	-2	( <sup>2</sup> )	+5.4	-1.0
March.....	2,774,987	651,947	2,236,443	1,663,657	95,990	80,236	412,000	-2	-1	-2	+7.3	-2.1
April.....	2,764,084	646,372	2,218,555	1,652,172	97,056	88,056	384,000	-4	-9	+1.1	+9.7	-6.8
May.....	2,758,494	641,228	2,198,904	1,637,890	97,075	97,322	355,000	-2	-8	( <sup>2</sup> )	+10.5	-7.6
June.....	2,748,827	633,285	2,171,496	1,617,690	97,110	104,496	335,000	-4	-1.2	( <sup>2</sup> )	+7.4	-5.6
July.....	2,741,069	618,951	2,123,688	1,581,985	97,348	109,160	324,000	-3	-2.3	+2	+4.5	-3.3
August.....	2,735,434	612,689	2,104,330	1,567,779	97,440	111,602	319,000	-2	-1.0	+1.1	+2.2	-1.4
September.....	2,729,059	606,615	2,086,553	1,555,161	97,424	113,978	311,000	-2	-1.0	( <sup>2</sup> )	+2.1	-2.6
October.....	2,718,331	598,196	2,057,357	1,533,202	97,483	116,411	311,000	-4	-1.4	+1.1	+2.1	( <sup>2</sup> )
November.....	2,711,930	592,836	2,040,851	1,521,170	97,495	119,795	316,000	-2	-9	( <sup>2</sup> )	+2.9	+1.6
December.....	2,707,772	592,880	2,043,533	1,523,960	97,468	126,548	323,000	-2	( <sup>2</sup> )	( <sup>2</sup> )	+5.6	+2.2
1952												
January.....	2,700,223	594,217	2,048,484	1,528,395	97,477	130,162	339,000	-3	+2	( <sup>2</sup> )	+2.9	+5.1
February.....	2,691,137	594,496	2,051,857	1,531,606	97,391	133,392	336,000	-3	( <sup>2</sup> )	-1	+2.5	-9
March.....	2,687,211	597,278	2,062,679	1,540,583	97,521	136,994	335,000	-1	+5	+1.1	+2.7	-4
April.....	2,679,530	598,946	2,060,886	1,546,844	97,582	139,950	320,000	-3	+3	+1.1	+2.2	-4.5
May.....	2,675,452	598,955	2,071,287	1,547,980	97,785	143,818	302,000	-2	( <sup>2</sup> )	+2	+2.8	-5.7
June.....	2,670,165	590,744	2,043,103	1,528,130	98,001	147,622	294,000	-2	-1.4	+2	+2.6	-2.5
July.....	2,660,673	579,325	2,008,661	1,502,318	98,031	150,628	307,000	-4	-1.9	( <sup>2</sup> )	+2.0	+4.6
August.....	2,656,661	572,931	1,992,425	1,490,819	98,265	153,784	295,000	-2	-1.1	+2	+2.1	-3.9
September.....	2,653,927	570,548	1,986,919	1,487,839	98,419	156,312	274,000	-1	-4	+2	+1.6	-6.9
October.....	2,648,993	567,576	1,979,530	1,483,200	98,562	159,366	270,000	-2	-5	+1.1	+2.0	-1.3
November.....	2,647,163	566,483	1,977,795	1,483,378	98,701	161,855	267,000	-1	-2	+1.1	+1.6	-1.3
December.....	2,645,864	569,942	1,992,336	1,495,321	98,768	164,193	280,000	( <sup>2</sup> )	+6	+1.1	+1.4	+4.9
1953												
January.....	2,639,392	572,355	2,001,459	1,503,973	98,766	166,529	290,000	-2	+4	( <sup>2</sup> )	+1.4	+3.6
February.....	2,630,060	573,383	2,009,843	1,510,021	98,770	168,306	287,000	-4	+2	( <sup>2</sup> )	+1.1	-1.2
March.....	2,622,030	575,351	2,018,688	1,517,616	98,728	170,388	283,000	-3	+3	( <sup>2</sup> )	+1.2	-1.2
April.....	2,616,209	573,145	2,015,513	1,516,161	98,764	173,082	275,000	-2	-4	( <sup>2</sup> )	+1.6	-2.8
May.....	2,612,868	570,023	2,005,325	1,508,498	98,858	175,672	261,000	-1	-5	+1.1	+1.5	-5.0
June.....	2,608,898	564,308	1,993,498	1,493,670	99,032	179,395	255,000	-2	-1.0	+2	+2.1	-2.4
July.....	2,603,587	554,705	1,952,088	1,460,402	99,110	181,621	248,000	-2	-1.7	+1.1	+1.2	-2.7

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>3</sup> Not computed; data not comparable.

<sup>4</sup> Decrease of less than 0.05 percent.

<sup>5</sup> Increase of less than 0.05 percent.

<sup>6</sup> Excludes Nebraska; data not available. Percentage change based on data for 52 States.

(Continued from page 22)

**Know They Need?"** *Social Service Review*, Chicago, Vol. 27, June 1953, pp. 136-143. \$1.75.

A discussion of foster-home care for children.

**FLORIDA. STATE. DEPARTMENT OF PUBLIC WELFARE.** *Minimum Standards for Child Caring Institutions and a Guide for Meeting These Standards.* Tallahassee: The Department, 1952. 40 pp. Processed.

**SCHERER, LORENA.** "Casework—Protective Help to Children." *Minnesota Welfare*, St. Paul, Vol. 8, May 1953, pp. 19-23.

Points out the need for and the importance of protective services to children in their own homes.

**SCROGGIE, BERNICE E.** "Child Welfare—Cooperation Between Public and Voluntary Agencies." *Minnesota Welfare*, St. Paul, Vol. 8, May 1953, pp. 15-18.

**STONE, SARAH.** "Children Without Roots." *Social Service Review*, Chicago, Vol. 27, June 1953, pp. 144-152. \$1.75.

**TAFT, RUTH.** "Adoptive Families for 'Unadoptable' Children." *Child Welfare*, New York, Vol. 32, June 1953, pp. 5-9. 35 cents.

### Health and Medical Care

**AMERICAN MEDICAL ASSOCIATION.** *Survey of Federal Medical Services.* Chicago: The Association, Dec. 1952. 98 pp.

In four parts—Medical and Hospitalization Benefits for Veterans with Non-Service-Connected Disabilities; Medical and Hospitalization Benefits for Dependents of Service Personnel; Transfer of Seriously Disabled Service Personnel from Service Hospitals to Veterans Administration Installations; and Summary, Recommendations, and Conclusions.

**FIELD, MINNA.** *Patients Are People: A Medical-Social Approach to Prolonged Illness.* New York: Columbia University Press, 1953. 244 pp. \$3.75.

Considers the problems of prolonged illness and recommends an over-all program designed to meet

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Table 12.—Public assistance in the United States: Amount of assistance, by month, October 1950–July 1953<sup>1</sup>

[Except for general assistance, includes vendor payments for medical care]

Year and month	Amount of assistance						Percentage change from previous month					
	Total <sup>2</sup>	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance	Total	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance
<b>1950</b>												
October.....	\$200,838,000	\$123,934,865	\$46,489,347	\$4,515,245	\$2,436,291	\$18,467,000	( <sup>1</sup> )	( <sup>2</sup> )	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>5</sup> )	-12.4
November.....	201,417,000	123,627,753	46,908,878	4,529,574	2,563,539	18,521,000	+0.3	-0.2	+0.9	+0.3	+5.2	+3
December.....	201,917,000	122,585,085	47,206,663	4,540,606	3,129,359	19,266,000	+2	-8	+6	+2	+22.1	+4.0
<b>1951</b>												
January.....	203,305,000	122,920,343	48,018,008	4,496,296	3,322,607	19,931,000	+7	+3	+1.7	-1.0	+6.2	+3.5
February.....	202,652,000	121,919,469	48,593,911	4,520,773	3,558,426	19,605,000	-3	-8	+1.2	+5	+7.1	-1.0
March.....	203,063,000	122,124,693	48,863,730	4,520,698	3,788,510	19,455,000	+2	+2	+6	( <sup>6</sup> )	+0.5	-8
April.....	200,339,000	121,527,628	48,245,697	4,565,926	4,128,035	17,715,000	-1.3	-5	-1.3	+1.0	+9.0	-8.9
May.....	199,669,000	122,381,751	47,786,612	4,602,763	4,623,346	16,166,000	-3	+7	-1.0	+8	+12.0	-8.7
June.....	197,947,000	122,028,215	47,149,308	4,606,798	4,982,277	15,054,000	-9	-3	-1.3	+1	+7.8	-6.9
July.....	198,657,000	122,752,058	47,724,904	4,626,638	5,125,313	14,449,000	+4	+6	+1.2	+4	+2.9	-4.0
August.....	196,636,000	122,764,691	45,435,770	4,640,191	5,252,328	14,632,000	-1.0	( <sup>7</sup> )	-4.8	+3	+2.5	+1.3
September.....	196,734,000	123,201,956	45,500,665	4,652,563	5,447,432	13,990,000	( <sup>8</sup> )	+4	+1	+3	+3.7	-4.4
October.....	198,286,000	124,176,836	45,373,485	4,740,332	5,630,795	14,422,000	+8	+8	-3	+1.9	+3.4	+3.1
November.....	198,512,000	124,171,042	45,301,789	4,753,370	5,819,447	14,630,000	+1	( <sup>9</sup> )	-2	+3	+3.4	+1.4
December.....	200,846,000	124,544,050	45,697,026	4,781,020	6,258,674	15,204,000	+1.2	+3	+9	+6	+7.5	+3.9
<b>1952</b>												
January.....	201,964,000	124,482,142	45,963,587	4,914,551	6,454,243	16,136,000	+6	( <sup>10</sup> )	+6	+2.8	+3.1	+6.1
February.....	202,189,000	124,532,761	46,061,548	4,948,267	6,642,084	15,900,000	+1	( <sup>11</sup> )	+2	+7	+2.9	-1.5
March.....	202,951,000	124,895,388	46,324,440	4,951,284	6,840,251	15,851,000	+4	+3	+6	+1	+3.0	-3
April.....	203,814,000	125,684,546	46,758,513	4,992,592	7,090,405	15,125,000	+4	+6	+9	+8	+3.7	-4.6
May.....	203,075,000	126,001,307	46,464,113	5,006,435	7,325,000	14,100,000	-4	+3	-6	+3	+3.3	-6.8
June.....	201,369,000	125,787,646	45,678,476	5,023,054	7,431,181	13,486,000	-8	-2	-1.7	+3	+1.4	-4.3
July.....	203,063,000	126,310,332	45,247,914	5,083,939	7,622,969	14,861,000	+8	+4	+9	+1.2	+2.6	+10.2
August.....	201,240,000	126,100,536	44,665,587	5,104,319	7,780,035	13,536,000	-9	-2	-1.3	+4	+2.1	-8.9
September.....	201,344,000	127,018,460	44,547,318	5,123,150	7,901,101	12,857,000	+1	+7	-3	+4	+1.6	-4.7
October.....	211,500,000	133,448,650	47,115,857	5,355,793	8,440,097	13,088,000	+5.0	+5.1	+5.8	+4.5	+6.8	+1.8
November.....	212,144,000	133,961,549	47,231,298	5,397,339	8,632,947	12,876,000	+3	+4	+2	+8	+2.3	-1.6
December.....	214,986,000	134,683,742	47,777,342	5,423,341	8,784,411	13,950,000	+1.3	+5	+1.2	+5	+1.8	+8.3
<b>1953</b>												
January.....	215,827,000	135,050,787	48,124,808	5,416,449	8,902,704	14,262,000	+4	+3	+7	-1	+1.3	+2.2
February.....	214,567,000	133,851,586	48,166,960	5,416,222	8,990,750	13,893,000	-6	-9	+1	( <sup>12</sup> )	+1.0	-2.6
March.....	214,877,000	133,809,675	48,401,773	5,433,872	9,095,633	13,961,000	+1	( <sup>13</sup> )	+5	+3	+1.2	+3
April.....	214,190,000	133,558,012	48,336,101	5,446,514	9,253,349	13,297,000	-3	-2	-1	+2	+1.7	-4.8
May.....	213,381,000	133,491,089	48,212,598	5,499,296	9,466,677	12,442,000	-4	-1	-3	+1.0	+2.3	-6.4
June.....	212,108,000	133,271,522	47,391,588	5,499,070	9,636,900	12,033,000	-6	-2	-1.7	( <sup>14</sup> )	+1.8	-3.2
July.....	209,748,000	132,752,148	45,959,134	5,485,113	9,701,409	11,693,000	-1.1	-4	-3.0	-3	+7	-2.8

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.<sup>2</sup> Total exceeds sum of columns because of inclusion of vendor payments for medical care from general assistance funds, from special medical funds, and, for one State, from funds for the special types of public assistance; data for such expenditures partly estimated for some States.<sup>3</sup> Not computed; data not comparable.<sup>4</sup> Decrease of less than 0.05 percent.<sup>5</sup> Increase of less than 0.05 percent.<sup>6</sup> Excludes Nebraska; data not available. Percentage change based on data for 52 States.

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675,000 persons received benefit checks—8.0 percent less than in the preceding month and 22.5 percent less than the average a year earlier. July was the fifth successive month that this average has declined. Primarily because there were fewer beneficiaries, total benefits paid declined 4.0 percent to \$69.2 million—a total 21.9 percent less than that in July 1952. The average benefit for total unemployment (\$23.08) was the lowest paid in any month since July 1952.

### United Nations Day

On October 24 the world observes United Nations Day—the eighth an-

niversary of the coming into force of the United Nations Charter. In the past year, action to meet the needs of underdeveloped areas was the focus of attention for many international social welfare activities—inter-governmental and voluntary—and the United Nations and its various agencies worked to develop and put into operation a concerted program to attack the problems of want and disease and other aspects of sub-standard living in these areas.

The Social Security Administration, as in previous years, participated in the international programs. Administration staff served as United States representatives and delegates to technical meetings, international

and inter-American, on social welfare. Through the Point IV technical assistance program, the Administration also had 24 technicians on overseas assignment during the past year in Central and South America, the Middle East, and the Far East. It continued to cooperate in international training programs, providing technical services to social welfare experts and trainees from other countries, sponsoring United Nations Fellows studying social work techniques in this country, and recruiting experts for assignment in other countries. The Administration also published the first 3 pamphlets in a series dealing with international technical cooperation.



**Table 13.—Special types of public assistance in the United States: Average assistance payments, by month, October 1950–July 1953<sup>1</sup>**

[Includes vendor payments for medical care]

Year and month	Old-age assistance	Aid to dependent children		Aid to the blind	Aid to the permanently and totally disabled
		Family	Recipient		
1950					
October	\$44.23	\$70.88	\$20.70	\$46.42	\$41.76
November	44.21	72.11	21.06	46.43	41.94
December	43.95	72.42	21.13	46.56	45.41
1951					
January	44.10	73.47	21.43	46.77	46.85
February	43.84	74.47	21.71	47.02	47.60
March	44.01	74.95	21.85	47.10	47.22
April	43.97	74.64	21.75	47.04	46.88
May	44.37	74.52	21.73	47.41	47.51
June	44.39	74.45	21.71	47.44	47.08
July	44.78	73.87	21.53	47.53	46.95
August	44.88	74.16	21.59	47.62	47.06
September	45.14	75.01	21.81	47.76	47.79
October	45.68	75.85	22.05	48.63	48.37
November	45.79	76.42	22.20	48.76	48.58
December	46.00	77.08	22.36	49.05	49.46
1952					
January	46.10	77.35	22.44	50.42	49.59
February	46.28	77.48	22.45	50.81	49.79
March	46.48	77.56	22.46	50.77	49.93
April	46.91	78.07	22.59	51.16	50.66
May	47.10	77.58	22.43	51.20	50.93
June	47.11	77.32	22.36	51.26	50.34
July	47.47	78.10	22.53	51.86	50.61
August	47.47	77.96	22.42	51.94	50.59
September	47.86	78.08	22.42	52.05	50.55
October	50.38	83.01	23.80	54.34	52.96
November	50.61	83.38	23.88	54.68	53.34
December	50.90	83.83	23.98	54.91	53.50
1953					
January	51.17	84.08	24.04	54.84	53.46
February	50.89	84.00	23.97	54.84	53.42
March	51.03	84.13	23.98	55.04	53.38
April	51.05	84.33	23.98	55.15	53.46
May	51.09	84.58	24.04	55.63	53.89
June	51.08	83.98	23.89	55.53	53.72
July	50.99	82.85	23.54	55.34	53.42

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

**Table 14.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, July 1953<sup>1</sup>**

State	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance <sup>2</sup>
<b>Total</b>	<b>\$6,587,294</b>	<b>\$1,123,253</b>	<b>\$164,103</b>	<b>\$1,121,469</b>	<b>\$3,800,787</b>
Alaska				( <sup>3</sup> )	9,277
Calif.				( <sup>3</sup> )	48,599
Conn.	198,042	76,874	4,284	( <sup>3</sup> )	( <sup>3</sup> )
Del.		17,329	396	7,188	( <sup>3</sup> )
Hawaii	9,915	162,000	44,000	149,000	372,000
Ill. <sup>4</sup>	1,531,000	37,260	7,767	( <sup>3</sup> )	139,515
Ind.	311,482			( <sup>3</sup> )	146,315
Iowa		27,987	3,334	31,478	38,335
Kans.	167,844	2,402	120	715	1,025
La.				( <sup>3</sup> )	36,562
Maine					
Mass.	706,630	81,949		342,407	139,289
Mich.	117,589		1,380	18,546	64,205
Minn.	899,538	57,415	16,107	( <sup>3</sup> )	( <sup>3</sup> )
Mont.				( <sup>3</sup> )	126,898
Nebr.	262,178	10,728	671	( <sup>3</sup> )	( <sup>3</sup> )
Nev.	3,310			( <sup>3</sup> )	47,700
N. H.	76,087	16,200	2,655	2,320	( <sup>3</sup> )
N. J.		11,823		5,357	99,337
N. Mex.	18,604	20,299	537	5,357	950
N. Y.	1,614,111	449,703	67,221	550,622	( <sup>3</sup> )
N. C.	10,146	6,298	3,036	3,036	125,006
N. Dak.	18,538	3,533	686	2,182	18,289
Ohio	209,662	16,286	5,001		577,933
Oreg.					121,471
R. I.	60,711	21,861	1,422	10,575	29,008
S. C.					11,220
S. Dak.					73,777
Utah	766	223	78	95	23
V. I.	45	12		20	19
Va.					4,480
Wis.	331,706	108,995	8,444	7,638	110,624

<sup>1</sup> For the special types of public assistance, figures in italics represent payments made without Federal participation. States not shown made no vendor payments during the month or did not report such payments.

<sup>2</sup> In all States except California, Illinois, Louisiana, Massachusetts, Nevada, New Jersey, Utah, and the Virgin Islands includes payments made on behalf of recipients of the special types of public assistance.

<sup>3</sup> Includes an estimated amount for States making vendor payments for medical care from general assistance funds and from special medical funds and reporting these data semiannually but not on a monthly basis.

<sup>4</sup> No program for aid to the permanently and totally disabled.

<sup>5</sup> Data not available.

<sup>6</sup> Estimated.

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the patient's medical, social, and emotional needs.

LEAVELL, HUGH RODMAN; CLARK, E. GURNEY; and collaborators. *Textbook of Preventive Medicine*. New York: McGraw-Hill Book Co., Inc., 1953. 629 pp. \$8.

Includes Long-term Illness and the Effect of the Aging Process on Health, by William L. Fleming; Maternal and Child Health, by Myron

E. Wegman; Mental Health, by Ernest M. Gruenberg; Rehabilitation as a Phase of Preventive Medicine, by Howard A. Rusk; and Provisions for Meeting Basic Needs in the Community, by Hugh R. Leavell.

SCHÉELE, LEONARD A. "Public Health Today—the Nation's Best Investment." *Public Health Reports*, Washington, Vol. 68, Aug. 1953, pp. 771-777. 45 cents.

Discusses chronic disease prevention, Federal-State relations, and

State and local responsibility for better public health services.

U. S. DEPARTMENT OF AGRICULTURE. LIBRARY. *Rural Health: Annotated List of Selected References*. (Library List No. 60.) Washington: The Library, June 1953. 83 pp. Processed.

Selected publications on rural health in the national setting and in the State setting; a separate section lists material suggesting solutions to rural health problems.

**Table 15.—Average payments including vendor payments for medical care, average amount of money payments, and average amount of vendor payments per assistance case, by program and State, July 1953<sup>1</sup>**

State	Old-age assistance			Aid to dependent children (per family)			Aid to the blind			Aid to the permanently and totally disabled		
	All assistance <sup>2</sup>	Money payments to recipients <sup>3</sup>	Vendor payments for medical care <sup>4</sup>	All assistance <sup>2</sup>	Money payments to recipients <sup>3</sup>	Vendor payments for medical care <sup>4</sup>	All assistance <sup>2</sup>	Money payments to recipients <sup>3</sup>	Vendor payments for medical care <sup>4</sup>	All assistance <sup>2</sup>	Money payments to recipients <sup>3</sup>	Vendor payments for medical care <sup>4</sup>
Total, 53 States <sup>4</sup>	\$50.99	\$48.68	\$2.53	\$82.85	\$80.99	\$2.02	\$55.34	\$53.87	\$1.66	\$53.42	\$48.06	\$5.17
Conn.	79.19	66.19	13.00	133.67	114.07	19.00	91.68	77.68	14.00	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )
Del.				87.72	87.50	3.54						
Hawaii	39.90	34.93	4.97	90.97	85.28	5.69	45.07	41.33	3.74	53.38	47.40	5.98
Ill.	53.87	41.00	14.43	119.40	113.06	7.76	59.55	49.05	11.53	68.48	43.42	29.07
Ind.	45.12	37.69	7.81	83.28	78.49	4.99	49.09	44.73	4.65	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )
Kans.	62.13	57.96	4.43	105.44	98.96	7.26	69.06	63.99	5.60	63.98	57.28	7.07
La.				63.30	63.17	1.12	47.90	47.84	.06	41.52	41.47	.05
Mass.	73.73	66.46	7.40	121.28	114.83	6.67				89.34	58.77	30.62
Mich.	52.24	51.59	1.40				60.41	60.15	.76	67.95	65.84	10.40
Minn.	61.34	44.87	16.88	108.48	100.66	8.16	71.55	58.37	13.67	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )
Nebr.	55.72	43.24	13.75	96.62	92.17	4.45	65.45	64.51	.94	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )
Nev.	57.01	56.12	1.25							( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )
N. H.	56.37	45.46	11.00	117.31	108.90	13.50	60.87	51.87	9.00	72.66	52.66	20.00
N. J.				109.62	107.18	2.44						
N. Mex.	46.42	44.74	1.68	75.32	71.63	3.69	43.99	42.71	1.29	40.35	37.49	2.86
N. Y.	69.64	57.40	14.62	128.27	120.01	9.98	80.53	68.33	15.58	78.75	64.72	16.61
N. C.	30.00	29.80	.20	57.56	57.16	.40				35.54	35.14	.41
N. Dak.	56.77	54.61	2.17	108.21	106.03	2.39	59.01	52.83	6.18	61.56	58.67	2.87
Ohio	53.54	51.61	1.93	83.65	82.37	1.28	52.92	51.54	1.39			
R. I.	54.73	49.85	6.72	108.75	101.75	7.00	69.16	63.41	7.41	68.20	60.42	13.00
Utah	59.43	59.35	.08	113.27	113.20	.08	63.61	63.26	.35	63.78	63.72	.06
V. I.	11.08	11.03	.07	15.06	15.07	.06				12.11	11.75	.36
Wis.	58.98	51.15	7.85	129.81	116.65	13.28	64.87	58.04	6.83	72.13	65.06	7.07

<sup>1</sup> Averages for general assistance not computed because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance. Figures in italics represent payments made without Federal participation. States not shown made no vendor payments during the month or did not report such payments.

<sup>2</sup> Averages based on cases receiving money payments, vendor payments for medical care, or both.

<sup>3</sup> Averages based on number of cases receiving payments. See tables 18, 19, 20, and 21 for average money payments for States not making vendor payments.

<sup>4</sup> For aid to the permanently and totally disabled represents data for the 4 States with programs in operation.

<sup>5</sup> No program for aid to the permanently and totally disabled.

<sup>6</sup> Estimated.

**Table 16.—Average payments including vendor payments for medical care and average amount of vendor payments per assistance case, by program and State, May and June 1953<sup>1</sup>**

State <sup>2</sup>	Average, May 1953								Average, June 1953							
	Old-age assistance		Aid to dependent children (per family)		Aid to the blind		Aid to the permanently and totally disabled		Old-age assistance		Aid to dependent children (per family)		Aid to the blind		Aid to the permanently and totally disabled	
	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care	All assistance	Vendor payments for medical care
Conn.	\$76.02	\$10.00	\$128.95	\$15.00	\$87.41	\$9.00	( <sup>5</sup> )	( <sup>5</sup> )	\$76.40	\$10.00	\$129.14	\$15.00	\$88.11	\$9.00	( <sup>5</sup> )	( <sup>5</sup> )
Del.			87.83	1.60							87.51	.12				
D. C.	53.73	.04					\$61.59	\$0.05	54.07	.12	109.45	.22			\$62.02	\$0.07
Hawaii	38.31	3.88	94.14	9.41	45.58	3.70	51.22	3.94	38.56	3.94	94.12	9.47	45.02	3.70	50.77	3.88
Ill.	53.86	14.36	119.76	7.67	59.54	11.38	68.39	30.30	53.83	14.37	119.23	7.66	59.45	11.37	69.17	30.55
Ind.	45.12	7.94	83.93	6.24	51.81	7.79	( <sup>5</sup> )	( <sup>5</sup> )	44.96	7.70	83.49	5.56	51.13	7.12	( <sup>5</sup> )	( <sup>5</sup> )
Kans.	61.51	4.23	104.19	6.13	66.40	5.69	63.17	6.73	61.58	4.08	105.05	6.63	68.89	5.85	63.94	7.25
La.	51.21	( <sup>5</sup> )	63.26	.07	47.58	.09	41.38	.07	51.19	( <sup>5</sup> )	63.29	.16	47.51	.06	41.45	.13
Mass.	73.37	6.95	120.99	6.44			90.66	36.84	73.84	7.25	118.65	4.74			91.54	35.60
Mich.	51.79	1.14			60.03	.48	67.59	10.46	51.87	1.15			60.13	.62	67.56	10.40
Minn.	61.58	16.98	110.80	9.86	73.87	15.39	( <sup>5</sup> )	( <sup>5</sup> )	61.65	16.84	110.34	10.62	71.76	13.12	( <sup>5</sup> )	( <sup>5</sup> )
Nebr.	55.47	13.53	96.84	4.32	66.13	2.86	( <sup>5</sup> )	( <sup>5</sup> )	55.02	13.05	95.88	3.62	66.67	3.43	( <sup>5</sup> )	( <sup>5</sup> )
Nev.	57.00	1.15					( <sup>5</sup> )	( <sup>5</sup> )	57.04	1.19			( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )
N. H.	56.26	11.00	123.82	13.50	60.54	9.00	74.70	20.00	56.66	11.00	124.01	13.50	61.26	9.00	72.21	20.00
N. J.			111.52	2.62							111.73	5.07				
N. Mex.	46.40	1.68	75.16	3.69	47.29	1.38	39.32	2.81	46.44	1.68	75.30	3.69	43.87	1.28	39.52	2.81
N. Y.	69.89	14.43	126.24	10.88	82.42	16.59	79.08	16.69	69.95	14.47	126.31	10.45	82.12	16.76	79.17	17.00
N. C.	29.90	.19	57.22	.26			35.46	.35	29.94	.20	57.49	.37			35.47	.36
N. Dak.	58.52	3.46	110.07	2.71	52.65	.15	69.10	4.97	58.61	3.27	110.88	1.96	63.07	4.63	68.44	7.45
Ohio	53.72	2.18	83.45	.91	53.21	1.67			54.11	2.54	82.70	.49	53.18	1.57		
R. I.	58.25	10.65	114.05	12.00	73.92	10.39	68.29	13.58	58.23	10.61	113.34	12.00	72.67	10.38	69.29	14.32
Utah	59.38	.08	113.08	.15	64.24	.04	64.16	.19	59.56	.15	112.93	.31	65.43	.20	63.78	.09
V. I.	11.11	.15	16.61	.10	( <sup>5</sup> )	( <sup>5</sup> )	11.96	.27	11.11	.10	15.78	.14	( <sup>5</sup> )	( <sup>5</sup> )	11.96	.09
Wis.	59.97	8.41	133.72	14.46	66.82	8.48	73.12	8.06	61.24	9.80	129.81	10.91	65.97	7.55	92.87	27.07

<sup>1</sup> For May data excluding vendor payments for medical care, see the *Bulletin*, August 1953; for June data, see the September *Bulletin*. All averages based on cases receiving money payments, vendor payments for medical care, or both. Averages for general assistance not computed here because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance. Figures in italics

represent payments made without Federal participation.

<sup>2</sup> Excludes States that made no vendor payments for medical care for May or June or did not report such payments.

<sup>3</sup> No program for aid to the permanently and totally disabled.

<sup>4</sup> Less than 1 cent.

<sup>5</sup> Average payment not computed on base of less than 50 recipients.

Table 17.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, May and June 1953<sup>1</sup>

State <sup>2</sup>	Amount, May 1953					Amount, June 1953				
	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance <sup>3</sup>	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance <sup>3</sup>
Alaska.....				( <sup>4</sup> )	\$8,414				( <sup>4</sup> )	\$12,403
California.....				( <sup>4</sup> )	50,077				( <sup>4</sup> )	63,203
Connecticut.....	\$153,240	\$61,935	\$2,736	( <sup>4</sup> )	( <sup>4</sup> )	\$152,930	\$61,695	\$2,772	( <sup>4</sup> )	( <sup>4</sup> )
Delaware.....		1,180		( <sup>4</sup> )	( <sup>4</sup> )		84		( <sup>4</sup> )	( <sup>4</sup> )
District of Columbia.....	110			\$76	132	324	451		\$677	54
Hawaii.....	8,040	\$9,995	588	4,908	( <sup>4</sup> )	8,028	29,840	400	4,832	( <sup>4</sup> )
Illinois.....	1,544,075	167,731	43,735	144,813	366,997	1,531,293	161,910	43,806	148,646	371,847
Indiana.....	320,758	47,836	13,061	( <sup>4</sup> )	132,987	309,109	42,154	11,905	( <sup>4</sup> )	143,852
Iowa.....				( <sup>4</sup> )	151,027				( <sup>4</sup> )	142,441
Kansas.....	154,656	\$4,585	\$2,242	20,386	40,591	148,437	\$7,066	3,522	\$2,296	34,333
Louisiana.....	75	1,502	183	1,014	606	13	3,242	111	1,791	1,112
Maine.....				( <sup>4</sup> )	36,531				( <sup>4</sup> )	34,892
Massachusetts.....	668,715	80,606		330,356	138,586	694,672	59,047		330,797	127,361
Michigan.....	97,754		878	17,419	70,582	97,404		1,122	17,941	81,303
Minnesota.....	907,228	72,022	17,869	( <sup>4</sup> )	( <sup>4</sup> )	899,432	76,611	15,231	( <sup>4</sup> )	( <sup>4</sup> )
Montana.....				( <sup>4</sup> )	121,530				( <sup>4</sup> )	130,241
Nebraska.....	261,654	10,715	2,044	( <sup>4</sup> )	( <sup>4</sup> )	230,464	8,878	2,464	( <sup>4</sup> )	( <sup>4</sup> )
Nevada.....	3,061			( <sup>4</sup> )	44,200	3,165			( <sup>4</sup> )	46,716
New Hampshire.....	76,252	17,482	2,682	1,980	( <sup>4</sup> )	76,351	17,199	2,655	2,280	( <sup>4</sup> )
New Jersey.....		15,091			80,428	15,308				73,638
New Mexico.....	18,374	19,755	548	5,412	942	18,476	20,070	552	5,392	988
New York.....	1,606,727	504,061	71,667	538,010	( <sup>4</sup> )	1,599,530	476,977	72,675	555,742	( <sup>4</sup> )
North Carolina.....	9,698	4,643		2,466	117,745	10,246	6,318		2,781	143,910
North Dakota.....	29,609	4,164	17	3,695	21,831	27,927	2,945	509	5,545	17,079
Ohio.....	238,537	11,738	5,704		692,225	276,903	6,314	5,682		564,919
Oregon.....					134,656					189,854
Rhode Island.....	97,198	38,376	1,902	8,083	35,236	96,699	37,980	1,911	9,696	39,923
South Carolina.....					9,835					14,130
South Dakota.....					89,175					83,556
Utah.....	808	436	8	288	200	1,270	888	42	253	87
Virgin Islands.....	102	21	1	14	39	72	28	2	5	33
Virginia.....					5,723					8,560
Wisconsin.....	413,027	118,141	10,671	8,684	103,950	479,170	87,354	9,354	29,992	134,871

<sup>1</sup> For May data excluding vendor payments for medical care, see the *Bulletin*, August 1953; for June data, see the September *Bulletin*.

<sup>2</sup> Excludes States that made no vendor payments for medical care for May or June or did not report such payments. For the special types of public assistance, figures in italics represent payments made without Federal participation.

<sup>3</sup> In all States except California, Illinois, Louisiana, Massachusetts, Nevada, New Jersey, Utah, and the Virgin Islands includes payments made on behalf of recipients of the special types of public assistance.

<sup>4</sup> No program for aid to the permanently and totally disabled.

<sup>5</sup> Data not available.

(Continued from page 19)

parable from one period to another, making it possible to construct a time series for selected types of institutions for the whole period 1900-50, as in table 5 of this article.

Despite the care taken by the Bureau of the Census to obtain complete coverage, there is some reason to believe that the Census institutional population for 1950 excludes an unknown number of patients in nursing homes too small to have been

readily identified by the enumerator as such. (Similar gaps in coverage occurred in 1940 as well.) Some of these patients appear in the Census data as lodgers or boarders in households; still others—those living in quarters with five or more lodgers present—were considered by the Bureau of the Census to be residents of boarding homes and show up in the Census data as members of quasi-households other than institutions. The exclusion of these nursing-home

patients from the Census count of persons in institutions creates problems of comparability when these data are related to data on the living arrangements of old-age and survivors insurance beneficiaries and old-age assistance recipients. The estimates presented in the article on the relative number of institutional residents receiving either old-age and survivors insurance or old-age assistance have been adjusted for this factor.



**Table 18.—Old-age assistance: Recipients and payments to recipients, by State, July 1953<sup>1</sup>**

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	June 1953 in—		July 1953 in—	
				Number	Amount	Number	Amount
<b>Total<sup>2</sup></b>	<b>2,003,587</b>	<b>\$132,732,148</b>	<b>\$50.99</b>	<b>-0.2</b>	<b>-0.4</b>	<b>-2.1</b>	<b>+5.1</b>
Ala.	68,031	1,876,598	27.58	-2	+1	-5.2	+20.7
Alaska	1,638	95,954	58.58	-2	+5	-4	+2.4
Ariz.	13,870	772,900	55.73	-1	+2	-1.2	+10.8
Ark.	55,965	1,799,006	32.15	-4	-7	-3.1	+27.5
Calif.	270,822	18,771,946	69.31	-1	-2	-8	+3.9
Colo. <sup>3</sup>	52,244	4,108,516	78.64	( <sup>4</sup> )	-1	+1.2	+12.8
Conn.	15,234	1,206,328	79.19	-4	+3.2	-10.7	-3.9
Del.	1,696	65,790	38.79	-8	+3	-2.8	+5.9
D. C.	2,705	142,789	52.79	0	-2.4	-1.6	+7.1
Fla.	66,662	2,974,418	44.62	+2	+3.1	-5	+14.4
Ga.	95,305	3,489,946	36.62	+3	+5	+2	+17.4
Hawaii	1,993	70,320	39.90	-2.1	+1.3	-8.8	-2.8
Idaho	9,044	493,201	54.53	-2	+1	-1.8	+5.3
Ill.	106,092	5,715,361	53.87	-5	-4	-6.6	-7.7
Ind.	39,888	1,799,929	45.12	-6	-3	-7.3	-6
Iowa	45,291	2,572,600	56.80	-5	-6	-5.0	+4.1
Kans.	35,493	2,205,254	62.13	-2.4	-1.5	-4.0	+6.4
Ky.	55,596	1,956,506	35.19	+2	+3	-1.1	+15.9
La.	119,658	6,123,294	51.17	-1	-1	-9	+1.4
Maine	13,122	607,981	46.33	-4	-2	-6.9	-2
Md.	10,769	466,511	43.32	-3	-1	-3.8	-7
Mass.	98,478	7,039,611	73.73	-4	-6	-2.6	-1.6
Mich.	83,993	4,387,481	52.24	-9	-2	-8.5	-4.8
Minn.	53,285	3,268,446	61.34	-2	-7	-2.5	-6
Miss.	61,707	1,740,147	28.20	+1.5	+1.5	+6.2	+34.7
Mo.	130,633	6,537,253	50.04	-1	-1	-7.4	+9.1
Mont.	10,170	591,545	58.17	-2.4	-2.1	-9.6	-5
Nebr.	19,067	1,062,331	55.72	-6	-7	-2.7	+1.0
Nev.	2,648	150,971	57.01	-6	-7	-2.7	+8.4
N. H.	6,917	389,904	56.37	-3	-9	-1.6	-2
N. J.	21,392	1,275,701	59.63	-3	-6	-2.8	+4.2
N. Mex.	11,070	513,836	46.42	+7	+7	+3.0	+11.0
N. Y.	110,426	7,690,305	69.64	-1	-5	-5.5	+1.2
N. C.	50,804	1,524,208	30.00	( <sup>4</sup> )	+2	-1.0	+18.9
N. Dak.	8,553	485,527	56.77	+3	-2.9	-2.5	+2.8
Ohio	108,588	5,814,153	53.54	-4	-1.4	-5.2	+1
Okla.	95,119	6,263,323	65.85	-1	-2	( <sup>4</sup> )	+15.3
Oreg.	21,460	1,344,296	62.64	-9	-5	-4.1	+3.8
Pa.	62,950	2,740,723	42.86	-8	-7	-10.5	-2.2
P. R.	44,852	349,058	7.80	-1.0	+1.4	+16.4	+21.2
R. I.	9,029	494,197	54.73	-1.0	-6.9	-4.1	-4.9
S. C.	41,948	1,318,843	31.44	( <sup>4</sup> )	( <sup>4</sup> )	-1.0	+13.9
S. Dak.	11,315	504,286	44.57	-5	-3	-3.5	+2.0
Tenn.	63,023	2,290,926	36.35	+1.0	+7	+6.2	+17.9
Tex.	219,347	8,438,192	38.47	( <sup>4</sup> )	+1	+5	+14.6
Utah	9,506	564,936	59.43	-4	-6	-2.3	+3.8
Vt.	6,875	294,140	42.78	-4	+3.7	-1.6	+5.0
V. I.	685	7,688	11.08	-9	-1.1	+1.5	+1.6
Va.	17,323	467,958	27.01	-3	+7	-6.3	+8.2
Wash.	64,161	4,023,896	62.72	-5	-4	-8.9	-3.0
W. Va.	26,503	745,624	28.13	-1	-15.8	+7	+3
Wis.	48,598	2,866,320	58.98	-6	-4.3	-4.6	+2.5
Wyo.	4,044	241,140	59.63	-3	-5	-2.9	+4.1

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Includes 3,898 recipients under age 65 in Colorado and payments to these recipients. Such payments are made without Federal participation.

<sup>3</sup> Increase of less than 0.05 percent.

<sup>4</sup> Decrease of less than 0.05 percent.

<sup>5</sup> Excludes vendor payments for medical care.

**Table 19.—Aid to the blind: Recipients and payments to recipients, by State, July 1953<sup>1</sup>**

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	June 1953 in—		July 1953 in—	
				Number	Amount	Number	Amount
<b>Total<sup>2</sup></b>	<b>99,110</b>	<b>\$5,485,113</b>	<b>\$55.34</b>	<b>+0.1</b>	<b>-0.3</b>	<b>+1.1</b>	<b>+7.0</b>
Ala.	1,506	42,910	28.49	+3	+6	+3	+14.1
Alaska	53	3,108	58.64	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
Ariz.	683	42,892	62.80	+1.5	+1.1	-2.8	+12.2
Ark.	1,915	74,498	38.90	-6	-1.1	+2.0	+14.1
Calif. <sup>3</sup>	11,812	1,011,109	85.60	+2	+1	+1.7	+7.0
Colo.	339	22,141	65.31	-2.3	-2.5	-9	+1.0
Conn.	306	28,055	91.68	0	+3.4	-6	+12.3
Del.	233	12,344	52.98	0	+5.1	+3.6	+17.3
D. C.	254	13,915	54.78	+1.2	-4.3	-1.2	+4.4
Fla.	3,080	149,016	48.38	-6	-3	-1.9	+4.9
Ga.	3,108	129,754	41.75	+2	+5	+4.5	+14.4
Hawaii	106	4,777	45.07	-1.9	-1.7	+2.9	+4.4
Idaho	195	11,465	58.79	+2.6	+2.3	-2.0	+4.4
Ill.	3,815	227,167	59.55	-3	-1	-6.2	-3.1
Ind.	1,669	81,925	49.09	-3	-4.2	-2.7	+4.1
Iowa	1,324	490,048	68.01	+3	+1	+2.6	+12.1
Kans.	595	41,091	69.06	-1.2	-9	-1.2	+14.1
Ky.	2,530	94,128	37.20	+7	+7	+5.9	+24.1
La.	1,975	94,596	47.90	+6	+1.4	+3.2	+4.1
Maine	356	27,860	50.11	-2	-1	-4.8	+4.1
Md.	467	23,412	50.13	-2	-7	0	+4.1
Mass.	1,710	147,821	86.45	+5	+1.1	+2.2	+7.1
Mich.	1,789	108,074	60.41	-4	( <sup>4</sup> )	-3.0	+2.1
Minn.	1,178	84,285	71.55	+1.5	+1.2	+3.1	+11.1
Miss.	3,031	103,311	34.08	+7	+8	+5.5	+24.1
Mo. <sup>3</sup>	3,522	193,710	55.00	+4	+4	+5.7	+14.1
Mont.	611	32,945	54.47	-1.7	-1.0	-1.5	+4.1
Nebr.	714	46,734	65.45	-6	-2.4	-4.9	-4.1
Nev.	31	4,122	80.82	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
N. H.	295	17,957	60.87	0	-6	-1.3	+6.1
N. J.	825	52,581	63.73	+2	-1.1	+5	+2.1
N. Mex.	433	19,049	43.99	+7	+1.0	-3.8	+4.1
N. Y.	4,315	347,565	80.53	-5	-2.4	-4	+8.1
N. C.	4,642	183,853	39.61	+1.2	+1.5	+4.1	+14.1
N. Dak.	111	6,550	59.01	+9	-5.6	-1.8	-2.1
Ohio	3,608	190,951	52.92	-1	-6	-3.2	+1.1
Okla.	2,296	174,424	75.97	-1.3	-1.1	-7.9	+17.1
Oreg.	354	25,268	71.38	-8	-3.1	-0.3	-1.1
Pa. <sup>4</sup>	15,965	785,088	49.49	+1	+2	+1.3	+1.1
P. R.	1,196	9,520	7.96	-8	+7.6	+54.1	+46.1
R. I.	192	13,279	69.16	+4.3	-7	+4.9	+4.1
S. C.	1,631	59,955	36.76	+5	+4	+2.6	+12.1
S. Dak.	198	8,585	43.36	+1.0	+1.5	-2.5	+4.1
Tenn.	3,036	126,453	41.65	+4	+4	+8.2	+14.1
Tex.	6,046	261,159	43.20	-2	-2	+5	+14.1
Utah	220	13,995	63.61	+2.8	-1	0	+4.1
Vt.	172	8,119	47.20	0	+4.4	-6	+4.1
V. I.	41	542	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )
Va.	1,323	45,172	34.14	-8	-9	-7.6	-1.1
Wash. <sup>5</sup>	800	63,372	79.22	-6	-1.0	-2.2	-1.1
W. Va.	1,166	39,280	33.69	-3	-13.8	+3.5	+4.1
Wis.	1,237	80,242	64.87	-2	-1.8	-6.1	+1.1
Wyo.	81	5,001	61.74	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )	( <sup>4</sup> )

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Data include recipients of payments made without Federal participation and payments to these recipients as follows: In California (482 recipients, \$42,699 in payments), in Washington (8 recipients, \$418 in payments), in Missouri (948 recipients, \$32,210 in payments), and in Pennsylvania (6,799 recipients, \$327,956 in payments).

<sup>3</sup> A average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

<sup>4</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.

<sup>5</sup> Increase of less than 0.05 percent.

Table 20.—Aid to dependent children: Recipients and payments to recipients, by State, July 1953<sup>1</sup>

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients		Payments to recipients			Percentage change from—			
		Total <sup>2</sup>	Children	Total amount	Average per—		June 1953 in—		July 1953 in—	
					Family	Recipient	Number of families	Amount	Number of families	Amount
Total <sup>3</sup>	554,705	1,952,088	1,400,402	\$45,959,134	\$82.85	\$23.54	-1.7	-3.0	-4.2	+1.6
Alabama	17,637	65,087	50,264	710,730	40.30	10.92	-9	-4	-1.3	+12.3
Alaska	584	2,945	2,155	76,279	86.29	25.90	0	+1.4	+16.0	+34.7
Arizona	3,680	14,202	10,738	342,845	93.16	24.14	-8	-3	+3.2	+29.3
Arkansas	7,653	28,661	21,960	423,584	55.35	14.78	-22.7	-22.8	-41.0	-24.0
California	51,839	165,319	126,290	6,139,044	118.43	37.13	-6	-1.0	-3.7	-2.5
Colorado	5,125	19,038	14,464	527,399	102.91	27.70	-6	-1.9	+5.7	+10.1
Connecticut	4,046	13,333	9,829	538,413	133.07	40.38	-1.6	+1.4	-10.2	-2.7
Delaware	695	2,741	2,125	60,962	87.72	22.24	-2.5	-2.3	-4.1	-1.9
District of Columbia	2,003	8,242	6,413	212,694	106.19	25.81	-7	-3.7	+2.1	+10.8
Florida	18,446	63,049	47,527	963,810	53.33	15.60	-2	-1	+5.6	+17.2
Georgia	12,583	44,214	33,726	912,712	72.54	20.64	-6	-6	-16.7	+13.9
Hawaii	3,028	11,408	8,971	275,465	90.97	24.15	-3.9	-7.1	-3.0	-5.8
Idaho	1,801	6,263	4,694	214,482	119.09	34.25	-2.9	-3.2	-10.7	-5.0
Illinois	20,874	77,162	57,660	2,492,281	119.40	32.80	-1.2	-1.1	-9.0	-6.5
Indiana	7,461	25,789	19,154	621,325	83.28	24.09	-1.5	-1.8	-8.6	+4.0
Iowa	5,796	20,631	15,577	685,774	118.32	33.24	-8	-1.3	+7.2	+20.2
Kansas	3,849	13,695	10,452	405,852	105.44	29.64	-1.4	-1.0	-3.0	+7.4
Kentucky	20,398	73,186	54,496	1,315,981	64.52	17.98	+5	+5	+4.8	+37.9
Louisiana	19,443	72,503	54,469	1,230,703	63.30	16.97	-1.6	-1.6	-13.2	-13.9
Maine	4,085	14,332	10,381	336,460	82.36	23.45	-2.1	-1.6	-5.6	+6.0
Maryland	4,860	19,331	14,906	456,537	93.94	23.62	-9.4	-8.8	-1.5	+2.3
Massachusetts	12,293	40,500	29,903	1,490,940	121.28	36.81	-1.3	+0.9	-5.1	-3.7
Michigan	19,502	64,603	46,564	1,983,369	101.70	30.70	-4.8	-4.1	-22.3	-19.2
Minnesota	7,040	23,947	18,356	763,680	108.48	31.89	-2.4	-4.0	-6.0	-5.9
Mississippi	12,055	45,401	35,137	336,591	27.92	7.41	+6.0	+6.1	+13.8	+22.9
Missouri	20,443	69,947	51,898	1,240,260	60.67	17.73	-3	-1	-4.6	+9.8
Montana	2,217	7,834	5,827	226,561	102.19	28.92	-1.2	-1.1	-1.1	+7.8
Nebraska	2,410	8,377	6,203	232,861	96.62	27.80	-1.7	-9	-8.7	-4.9
Nevada <sup>4</sup>	21	73	52	833	( <sup>5</sup> )	11.41	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )
New Hampshire	1,200	4,117	3,002	140,776	117.31	34.19	-5.8	-10.9	-11.2	-3.2
New Jersey	4,846	16,367	12,400	531,241	109.02	32.46	-2.9	-4.7	-3.5	+3.7
New Mexico	5,508	19,781	15,142	414,845	73.32	20.97	+1.4	+1.4	+3.8	+20.4
New York	45,060	157,610	114,152	5,779,888	128.27	36.67	-1.3	+3	-12.7	-5.8
North Carolina	18,896	58,894	44,857	914,947	57.56	15.54	-6.1	-6.0	-5.4	+11.6
North Dakota	1,479	5,317	4,056	160,039	108.21	30.10	-1.5	-3.8	-2.1	+7.8
Ohio	12,718	47,470	35,922	1,063,895	83.65	22.41	-6	+6	-2.3	+10.7
Oklahoma	16,664	55,390	42,320	1,199,534	71.98	21.66	-2.8	-24.4	-13.4	-12.1
Oregon	2,760	9,218	6,783	317,147	114.91	34.41	-13.7	-17.1	-1.0	+13.1
Pennsylvania	24,731	92,453	69,923	2,368,838	95.78	25.62	-2.7	-2.5	-16.7	-8.8
Puerto Rico	35,604	113,517	86,357	364,871	10.25	3.21	-1.3	+6.0	+30.1	+43.5
Rhode Island	3,123	10,509	7,632	339,616	108.75	32.32	-1.3	-5.3	-5.0	-2.3
South Carolina	6,663	25,249	19,643	299,938	45.02	11.88	-2	-2	( <sup>6</sup> )	-4.5
South Dakota	2,681	8,853	6,711	219,073	81.71	24.75	-1	-4	+4.0	+17.6
Tennessee	19,915	71,824	54,069	1,347,288	67.65	18.76	( <sup>5</sup> )	+2	+4	+39.0
Texas	17,175	66,791	49,869	1,126,197	65.57	16.86	-8	-8	+12.2	+40.5
Utah	2,854	9,977	7,355	323,285	113.27	32.40	-1.2	-9	+3.1	+8.5
Vermont	1,064	3,650	2,709	75,281	74.98	21.21	-2.3	-1.0	+2	+39.2
Virgin Islands	18 <sup>7</sup>	582	498	2,846	15.06	4.89	-3.6	-8.0	-14.9	-23.2
Virginia	7,395	28,132	21,565	471,811	63.82	16.77	-7	+3	-2	+19.5
Washington	8,865	29,820	21,739	936,635	105.66	31.41	-2.3	-14.4	+2.5	+4.0
West Virginia	17,667	66,416	51,800	1,263,128	70.30	19.02	+1.8	-13.3	+8.2	+25.8
Wisconsin	7,756	26,656	19,668	1,006,809	129.81	37.77	-3.2	-3.2	-4.4	+1.1
Wyoming	487	1,782	1,339	52,747	108.31	29.60	-3.8	-3.3	-1.4	+6.9

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.<sup>3</sup> Includes program administered without Federal participation in Nevada.<sup>4</sup> Excludes cost of medical care, for which payments are made to recipients quarterly.<sup>5</sup> In addition to these payments from aid to dependent children funds, supplemental payments of \$97,371 from general assistance funds were made to 3,480 families in Missouri, and \$110,949 to 3,248 families in Ohio.<sup>6</sup> Average payment not computed on base of less than 50 families; percentage change, on less than 100 families.<sup>7</sup> Decrease of less than 0.05 percent.<sup>8</sup> Increase of less than 0.05 percent.

**Table 21.—Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, July 1953<sup>1</sup>**

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	June 1953 in—		July 1952 in—	
				Number	Amount	Number	Amount
Total...	181,621	\$9,701,409	\$53.42	+1.2	+0.7	+20.6	+27.3
Ala.....	9,051	251,645	27.80	(7)	-1	+5.5	+28.1
Ark.....	789	24,510	31.05	+15.0	+15.1	+203.5	+254.7
Calif.....	4,216	236,029	55.98	+4	+6	+12.8	+22.4
Del.....	82	4,527	55.21	(7)	(7)	-41.0	-23.7
D. C.....	1,483	86,917	58.61	+2.6	-3.1	+15.4	+23.3
Ga.....	4,888	195,885	40.07	+7.1	+7.3	(7)	(7)
Hawaii.....	1,252	66,834	53.38	+4	+5.6	+11.2	+17.2
Idaho.....	824	47,605	57.77	-5	-7	+2.1	+12.0
Ill.....	4,972	340,500	68.48	+2.2	+1.2	+44.5	+45.2
Kans.....	3,031	193,938	63.98	-9	-8	+10.9	+22.6
La.....	13,350	554,344	41.52	-1.7	-1.5	-10.5	-8.3
Md.....	3,602	184,064	51.10	+2.8	+3.1	+31.2	+40.4
Mass.....	9,507	849,328	89.34	+2.4	(7)	+46.2	+54.0
Mich.....	1,705	115,852	67.95	+7	+1.3	+30.1	+35.4
Miss.....	1,622	38,033	23.45	+5.8	+7.9	+69.5	+106.0
Mo.....	12,959	672,899	51.93	+1.0	+1.0	+11.0	+23.2
Mont.....	1,219	77,102	63.25	-1.2	-9	+10.1	+18.6
N. H.....	116	8,428	72.66	+1.8	+2.4	(7)	(7)
N. J.....	2,224	163,384	73.46	+2.7	+3.8	+39.4	+65.1
N. Mex.....	1,875	75,660	40.35	-2.3	-2	-16.6	-20.1
N. Y.....	33,157	2,611,180	78.75	+2.0	+1.4	+4.6	+13.0
N. C.....	7,467	265,396	35.54	+2.3	+2.5	+38.0	+71.7
N. Dak.....	734	45,186	61.56	-1.1	-11.0	+10.5	+9.3
Ohio.....	6,358	314,159	49.41	+1.5	+1.4	+20.8	+33.4
Okl.....	4,415	309,470	70.10	+1.6	+2.3	+59.4	+93.9
Oreg.....	2,212	164,368	74.31	+9	+8	+15.1	+22.2
Pa.....	10,351	502,497	48.55	+9	+1.0	+5.6	+14.4
P. R.....	12,464	113,304	9.09	-1.8	-8.9	+67.0	+78.2
R. I.....	761	51,903	68.20	+12.4	+10.6	+152.0	+162.4
S. C.....	6,169	193,154	31.31	+1.7	+1.7	+28.5	+27.0
S. Dak.....	403	18,244	45.27	+2.5	+1.4	+70.8	+83.8
Tenn.....	5	244	(7)	-4	-4	-2.9	+6.4
Utah.....	1,497	95,481	63.78	+4.4	+8.7	+24.8	+38.0
Vt.....	262	12,268	46.82	(7)	(7)	(7)	(7)
V. I.....	57	690	12.11	(7)	(7)	(7)	(7)
Va.....	3,863	138,751	35.92	+1.9	+2.2	+19.1	+27.3
Wash.....	5,747	400,910	69.76	+9	+4	+7.8	+20.6
W. Va.....	5,390	171,104	31.74	+3.1	-12.7	+63.1	+60.7
Wis.....	1,087	78,405	72.13	+3	-22.1	+10.2	+16.7
Wyo.....	455	27,212	59.81	-1.3	-1.1	-3.4	+7.1

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Decrease of less than 0.05 percent.

<sup>3</sup> Average payment not computed on base of less than 50 recipients; percentage change, on less than 100 recipients.

<sup>4</sup> In addition to these payments from aid to the permanently and totally disabled funds, supplemental payments of \$32,657 from general assistance funds were made to 1,495 recipients.

<sup>5</sup> Program administered under State law without Federal participation.

**Table 22.—General assistance: Cases and payments to cases, by State, July 1953<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	June 1953 in—		July 1952 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup> ...	248,000	\$11,603,000	\$47.11	-2.7	-2.8	-19.0	-21.1
Ala.....	174	4,158	23.90	+1.8	+2.3	+11.5	+5.3
Alaska.....	81	3,754	46.35	(7)	(7)	-32.5	-25.5
Ariz.....	1,414	63,453	44.87	-4.5	-4.4	+16.0	+12.6
Ark.....	1,939	26,032	13.04	-5.0	-6.0	-13.2	-9.9
Calif.....	27,369	1,299,270	47.47	(7)	-1	-4	+2.0
Colo.....	1,401	56,481	40.31	-5.0	-8.5	-22.0	-27.6
Conn.....	3,511	189,435	53.95	-4.3	-4.5	-11.0	-8.0
Del.....	735	31,678	43.10	+1.0	+9	+5.8	+16.0
D. C.....	761	45,392	59.01	-6.0	-11.2	+8.1	+17.7
Fla.....	75,300	783,500	10.40	-2.6	-3	-37.5	-33.3
Ga.....	2,113	38,629	18.28	-7.8	-7.9	-7.2	-4.3
Hawaii.....	1,553	85,830	55.27	-2.8	-1	-27.0	-21.7
Idaho.....	103	4,076	39.57	-1.7	-1.4	-17.2	-16.3
Ill.....	21,668	1,272,144	58.71	-4	-7	-55.5	-58.5
Ind.....	7,417	258,912	34.91	-4.8	-3.7	-8.7	-4.1
Iowa.....	3,043	95,508	31.39	-6.1	-6.6	-14.6	-12.1
Kans.....	1,597	75,905	47.53	+6.4	(10)	+6.6	+1.9
Ky.....	2,837	73,444	25.89	+1.0	+2.2	-3.5	-1.9
La.....	6,863	268,418	39.11	-4.4	-6.9	-3.7	-2.0
Maine.....	2,606	110,508	42.41	-4.7	-2.4	-25.2	-16.4
Md.....	2,234	121,319	54.31	-1.4	+1.0	-20.2	-20.5
Mass.....	10,987	579,415	52.74	+2	-3	-29.8	-31.5
Mich.....	11,392	610,402	53.58	-2.2	+6	-25.3	-30.4
Minn.....	5,149	252,290	49.00	-1.9	+5	-9.8	-6.7
Miss.....	812	10,731	13.22	-3.0	-4.7	-12.1	-10.1
Mo.....	8,090	271,092	33.51	-14.6	-21.3	-9.3	-20.9
Mont.....	498	13,227	26.56	+3	-3.0	-1.3	+12.2
Nev.....	7296	710,100	34.12	-11.3	+4	-24.9	-13.3
N. H.....	732	35,040	47.87	+1.2	+3.9	-8.5	-2.4
N. J.....	5,556	383,758	69.07	+9	+1.2	+45.5	+62.0
N. Mex.....	352	8,826	25.07	-5.0	-5.3	-32.2	-33.3
N. Y.....	127,757	2,018,633	72.73	-7	+3.0	-16.4	-18.3
N. C.....	1,729	35,763	20.68	-8.0	-11.9	-6	-4.5
N. Dak.....	321	11,702	36.45	(7)	(7)	-23.1	-25.2
Ohio.....	19,708	849,052	43.08	-17.6	-13.4	+8	-3.9
Okl.....	14,500	80,388	55.43	-13.2	-2.9	-37.6	-46.0
Oreg.....	4,028	229,674	57.02	-2.0	+6.3	-13.6	-9.0
Pa.....	15,210	815,073	53.24	-10.0	+2	-25.8	-14.1
P. R.....	2,082	15,269	7.33	-2	-3.4	+2.5	+40.3
R. I.....	3,053	205,931	67.45	-21.1	-13.7	-11.5	-9.9
S. C.....	2,186	47,919	21.92	-7.7	-6.7	+14.5	+5.4
S. Dak.....	517	14,399	27.85	-2	+1	+7.6	+13.6
Tenn.....	2,388	31,389	13.14	-4.3	-4.7	-36.1	-34.6
Tex.....	171,000	171,000	1.00	-4.9	-1.4	-7.9	+20.2
Utah.....	1,249	74,649	59.77	-6.0	-4.7	+12.2	+29.3
Vt.....	1,000	42,000	42.00	-18.0	-27.3	+8	+17.9
V. I.....	154	1,583	10.28	+1.8	+5.8	-4.6	+5.7
Va.....	1,542	65,698	35.67	-7	-16.1	+8.8	+2.8
Wash.....	7,452	455,449	61.12				
W. Va.....	3,332	99,978	30.01				
Wis.....	4,808	286,979	59.69				
Wyo.....	136	5,110	37.57				

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving, medical care, hospitalization, and burial only. Excludes Nebraska; data not available. Percentage changes based on data for 52 States.

<sup>3</sup> Percentage change not computed on base of less than 100 cases.

<sup>4</sup> State program only; excludes program administered by local officials.

<sup>5</sup> Increase of less than 0.05 percent.

<sup>6</sup> About 13 percent of this total is estimated.

<sup>7</sup> Partly estimated.

<sup>8</sup> Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

<sup>9</sup> Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

<sup>10</sup> Decrease of less than 0.05 percent.

<sup>11</sup> Includes 3,480 cases and payments of \$97,371 representing supplementation of aid to dependent children program.

<sup>12</sup> Includes cases receiving medical care only.

<sup>13</sup> Includes 6,803 cases and payments of \$213,536 representing supplementation of other assistance programs.

<sup>14</sup> Excludes estimated duplication between programs; 1,313 cases were added by county commissioners and 4,030 cases under program administered by Oklahoma Emergency Relief Board.

<sup>15</sup> Estimated on basis of reports from a sample of local jurisdictions.



# Social Security in Review

## Commissioner of Social Security Named

ON November 10, 1953, President Eisenhower named John W. Tramburg, of Wisconsin, as Commissioner of Social Security.

Mr. Tramburg, at the time of his appointment, was Director of the Wisconsin State Department of Public Welfare—a position he had held since March 1950—and also Chairman of the Council of State Public Assistance and Welfare Administrators. The new Commissioner, who is the first person to fill the social security post in the Department of Health, Education, and Welfare, entered social work in the District of Columbia in 1939. In 1950, when he accepted the Wisconsin assignment, he was Director of the District of Columbia's Department of Public Welfare.

## Program Operations

THE NUMBER of persons receiving aid under the public assistance programs declined slightly in August. The programs' changes in caseload were in the same direction as those for each of the preceding 4 months—downward for old-age assistance (0.1 percent), aid to dependent children (0.7 percent), and general assistance (2.1 percent) and upward for aid to the blind (0.2 percent) and aid to the permanently and totally disabled (1.7 percent). In most States the caseloads followed the same trends, although the changes were appreciable in only a few States.

A significant decline occurred, however, in Hawaii in the number of cases receiving general assistance (52 percent) and of families receiving aid to dependent children (8.3 percent). The marked drop in general assistance re-

sulted from a reduction of 30 percent in basic monthly requirements, excluding rent and utilities, and from the introduction of a new policy that disqualified able-bodied persons from receiving general assistance. The decline in the children's program occurred because of the emphasis that was placed on the development of recipient resources and also because of the seasonal increase in employment in the sugar and pineapple fields and in the canning industries.

Three States (Alabama, North Dakota, and Wyoming) reported decreases of 9–17 percent in general assistance, and another three States (Arkansas, Puerto Rico, and South Dakota) had decreases of 20–27 percent. The number of recipients of aid to the permanently and totally disabled increased more than 4 percent in six States; 45 percent of the national increase of 3,100 was concentrated in three of those States (Arkansas, Georgia, and Puerto Rico).

Nationally, average payments made to recipients of assistance dropped in all programs in August. Decreases ranged from 20 cents for recipients of aid to the blind to 48 cents in the program for the permanently and totally disabled. Oklahoma had by far the largest declines in average payments in old-age assistance (\$8), in aid to the blind (\$10), and in aid to the permanently and totally disabled (\$9). This State, which had been meeting need in full, began in August to make reductions up to 15 percent. More States reported sizable declines in average payments in general assistance than in the other types of assistance. The average payment for general assistance decreased in 26 of the 48 States for which averages could be computed.

A SHARP INCREASE in the number of old-age and survivors insurance beneficiaries took place in the 12 months following the enactment of the 1952 amendments to the Social Security Act. By the end of August 1953, 5.7 million persons were receiving monthly benefits, 1 million more than a year earlier. The number of beneficiaries aged 65 or over increased by 869,000, while dependent or surviving children under age 18 and the mothers of such children increased by 155,000. Percentage increases ranged from 26 percent for persons receiving old-age benefits to 9 percent for parents; the overall increase was 22 percent. Persons aged 65 or over—4.4 million—made up 77 percent of all beneficiaries in current-payment status at the end of August, compared with 76 percent a year earlier and with 72 percent in August 1950.

At the end of August, monthly benefits were being paid at a monthly rate of \$239.9 million, 45 percent higher than the rate a year earlier. The increase of \$73.9 million was due chiefly to the higher benefit rates provided by the 1952 amendments, the rapid growth in the beneficiary rolls, and the increasing proportion of beneficiaries receiving benefits computed under the new-start formula, which uses only earnings after 1950. By the end of August, about one-sixth of all beneficiaries were receiving benefits computed under the new-start formula.

Monthly benefit awards continued at a high level in August and totaled 114,000—approximately the same as in July. August was the ninth consecutive month in which the number of monthly benefit awards exceeded 100,000. Lump-sum death payments

(Continued on page 27)

# Selected current statistics

[Corrected to Nov. 2, 1953]

Item	August 1953	July 1953	August 1952	Calendar year	
				1952	1951
<i>Labor Force</i> <sup>1</sup> (in thousands)					
Total civilian.....	64,648	64,668	63,958	62,966	62,884
Employed.....	63,408	63,120	62,354	61,293	61,005
Covered by old-age and survivors insurance <sup>2</sup> .....				45,900	45,400
Covered by State unemployment insurance <sup>3</sup> .....	36,800	36,700	36,000	35,717	34,858
Unemployed.....	1,240	1,548	1,604	1,673	1,879
<i>Personal Income</i> <sup>4</sup> (in billions; seasonally adjusted at annual rates)					
Total.....	\$287.0	\$287.5	\$271.3	\$269.7	\$254.3
Employees' income.....	201.2	201.7	186.7	184.3	170.1
Proprietors' and rental income.....	49.3	49.5	50.6	51.2	50.7
Personal interest income and dividends.....	22.5	22.4	21.0	21.0	20.5
Public aid <sup>7</sup> .....	2.4	2.4	2.3	2.4	2.3
Social insurance and related payments <sup>8</sup> .....	9.0	9.0	8.1	7.9	7.0
Veterans' subsistence allowances <sup>9</sup> and bonuses.....	.4	.4	.6	.7	1.2
Miscellaneous income payments <sup>10</sup> .....	2.4	2.3	2.2	2.4	2.5
<i>Old-Age and Survivors Insurance</i>					
Monthly benefits:					
Current-payment status: <sup>11</sup>					
Number (in thousands).....	5,705	5,638	4,680		
Amount (in thousands).....	\$239,920	\$236,360	<sup>12</sup> \$166,015	\$2,228,969	\$1,884,531
Average old-age benefit.....	\$50.71	\$50.66	\$48.36		
Awards (in thousands):					
Number.....	114	116	108	1,053	1,336
Amount.....	\$5,361	\$5,354	( <sup>13</sup> )	\$42,750	\$42,282
<i>Unemployment Insurance</i> <sup>8</sup>					
Initial claims (in thousands).....	795	980	716	11,174	10,836
Weeks of unemployment claimed (in thousands).....	3,494	3,906	4,680	54,311	50,393
Weeks compensated (in thousands).....	2,851	3,105	4,116	45,777	41,599
Weekly average beneficiaries (in thousands).....	679	675	980	874	797
Benefits paid (in millions) <sup>14</sup> .....	\$65	\$69	\$65	\$998	\$840
Average weekly payment for total unemployment.....	\$25.48	\$25.08	\$24.06	\$22.79	\$21.63
<i>Public Assistance</i> <sup>15</sup>					
Recipients (in thousands):					
Old-age assistance.....	2,600	2,603	2,657		
Aid to dependent children:					
Families.....	551	555	573		
Children.....	1,462	1,469	1,491		
Aid to the blind.....	99	99	98		
Aid to the permanently and totally disabled.....	185	182	154		
General assistance.....	243	248	295		
Average payments:					
Old-age assistance.....	\$50.69	\$50.95	\$47.47		
Aid to dependent children (per family).....	\$2.41	\$2.83	\$7.96		
Aid to the blind.....	\$5.12	\$5.32	\$1.94		
Aid to the permanently and totally disabled.....	\$8.99	\$9.47	\$6.59		
General assistance.....	\$6.76	\$7.11	\$5.82		

<sup>1</sup> Continental United States only. Estimated by the Bureau of the Census, except as noted. Monthly employment figures represent specific week and annual figures, average week (unemployment insurance data represent pay period instead of week).

<sup>2</sup> Estimated by the Bureau of Old-Age and Survivors Insurance; excludes joint coverage under the railroad retirement and old-age and survivors insurance programs. Data for 1953 and August 1952 not available.

<sup>3</sup> Data from the Bureau of Employment Security, Department of Labor.

<sup>4</sup> Data from the Office of Business Economics, Department of Commerce. Continental United States, except for employees' income, which includes pay of Federal civilian and military personnel in all areas.

<sup>5</sup> Beginning January 1952, social insurance contributions from the self-employed excluded from total but not deducted from proprietors' income.

<sup>6</sup> Civilian and military pay in cash and in kind, other labor income (except workmen's compensation), mustering-out pay, terminal-leave pay, and Government contributions to allowances for dependents of enlisted personnel. Excludes employee contributions under social insurance and related programs.

<sup>7</sup> Payments to recipients under the 4 special public assistance programs and general assistance.

<sup>8</sup> Includes old-age and survivors insurance benefits; railroad, Federal, State, and local retirement benefits; veterans' pensions and compensation; workmen's compensation; State and railroad unemployment insurance and temporary disability benefits; and unemployment allowances to veterans under the Servicemen's Readjustment Act and the Veterans' Readjustment Assistance Act.

<sup>9</sup> Under the Servicemen's Readjustment Act and under the Veterans' Readjustment Assistance Act.

<sup>10</sup> Includes payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government contribution to nonprofit organizations, business transfer payments, and recoveries under the Employer's Liability Act for railroad workers and seamen.

<sup>11</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit; calendar-year figures represent payments certified.

<sup>12</sup> Partly estimated.

<sup>13</sup> Not available.

<sup>14</sup> Monthly amounts, gross; annual amounts adjusted for voided benefit checks and benefit refunds.

<sup>15</sup> Except for general assistance, includes vendor payments for medical care and cases receiving only such payments.

# Recent Publications\*

## Social Security Administration

**CHILDREN'S BUREAU. Main Causes of Infant, Childhood and Maternal Mortality, 1939-1949, in Terms of the Sixth Revision of the International Lists.** (Statistical Series, No. 15.) Washington: The Bureau, 1953. 12 pp. Processed. Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C.

**CHILDREN'S BUREAU. Personnel in Public Child Welfare Programs, 1952.** (Statistical Series, No. 16.) Washington: The Bureau, 1953. 18 pp. Processed. Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C.

**International Students in Schools of Social Work in the United States.** (International Technical Cooperation Series, No. 3.) Washington: Social Security Administration, International Training Programs, Aug. 1953. 57 pp. Processed.

The Social Security Administration evaluates its experience with international social work students. Limited free distribution; apply to International Training Programs, Social Security Administration, Washington 25, D. C.

**MYERS, ROBERT J., and RASOR, EUGENE A. Long-Range Cost Estimates for Old-Age and Survivors Insurance.** (Actuarial Study No. 36.) Washington: Social Security Administration, Division of the Actuary, June 1953. 56 pp. Processed.

The fifth in a series of cost estimates. Limited free distribution; apply to the Division of the Actuary, Social Security Administration, Washington 25, D. C.

## General

**AMERICAN COUNCIL OF VOLUNTARY AGENCIES FOR FOREIGN SERVICE. The Role of Voluntary Agencies in Technical Assistance.** New York: The Council, 1953. 176 pp. \$1.

(Continued on page 20)

\* Prepared in the Library of the Department of Health, Education, and Welfare. Orders for the items listed should be directed to publishers and booksellers; Federal publications for which prices are listed should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.



# Aid to the Permanently and Totally Disabled: Characteristics of Men and Women Recipients

by SAUL KAPLAN\*

Thirty States had in operation programs of aid to the permanently and totally disabled in mid-1951, when the Bureau of Public Assistance, in cooperation with the State public assistance agencies, made a survey of the recipients under this newest of the assistance programs. While about the same numbers of disabled men and women were receiving assistance, there were significant differences in the characteristics of the two groups. These differences are reported in the article that follows—the final one in a series of three based on the survey findings.

**M**EN who received public assistance as permanently and totally disabled persons in mid-1951 tended to be somewhat younger but were more severely handicapped in activities of daily living than the women receiving aid. These and other differences in the characteristics of the men and women receiving aid were found in a study made by the Bureau of Public Assistance and the 30 State assistance agencies that had programs of aid to the permanently and totally disabled in operation by June 1951.<sup>1</sup>

The concept of permanent and total disability, while varying considerably from State to State, may under Federal interpretations include needy persons<sup>2</sup> with major impairments that are permanent in nature and that result in disabilities that substantially preclude the individuals

from engaging in useful occupations within their competence—that is, holding a job or homemaking—that exist in the community. Under this interpretation an individual does not have to be completely helpless in the sense of being bedfast or confined to his home. The useful occupations in which men and women customarily engage do, of course, differ: Homemaking, for example, is the occupation of many women but of few men.

## Age and Race

The differences in the characteristics of the men and women receiving aid were more marked in some instances when data on the white and nonwhite recipients were examined

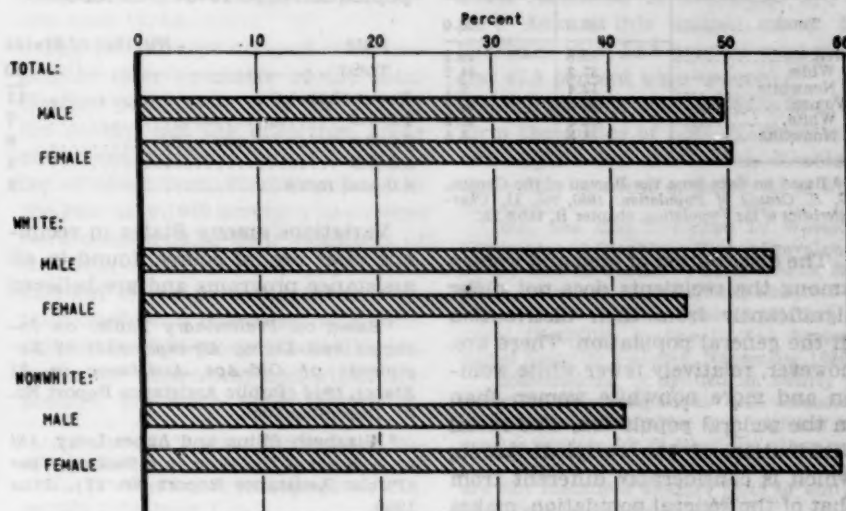
separately than when data on all recipients were examined together. A fairly detailed analysis of differences by race is accordingly necessary in conjunction with the analysis of other characteristics.

The sexes were about equally divided in the 93,359 disabled recipients in 30 States in mid-1951 (chart 1). Men comprised 49.8 percent of the total, and women 50.2 percent. Among the white recipients (69 percent of the total) men outnumbered women at the rate of 7 to 6. On the other hand, among nonwhite recipients the women receiving assistance outnumbered the men 3 to 2.

The women receiving aid were older than the men, and the white recipients were older than the nonwhite. The proportions of each race-sex group who were aged 55 or over were 60.2 percent for white women, 52.8 percent for white men, 50.2 percent for nonwhite women, and 44.9 percent for nonwhite men.

How does the distribution of the recipients by age, race, and sex differ from the distribution of the general population aged 18-64? This age

Chart 1.—APTD recipients, by race and sex, mid-1951



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<sup>1</sup>See Charles E. Hawkins, "Aid to the Permanently and Totally Disabled: Recipients with Heart Disease," *Social Security Bulletin*, July 1953; Garnett A. Lester, "Aid to the Permanently and Totally Disabled: The Young Recipients," *Social Security Bulletin*, October 1953; and *Characteristics of Recipients of Aid to the Permanently and Totally Disabled, Mid-1951* (Public Assistance Report No. 22), April 1953.

<sup>2</sup>Federal participation may not be claimed in payments to patients in institutions for tuberculosis or mental disease or in other medical institutions as a result of one of these diseases, or inmates of public institutions, and persons under age 18.



group is chosen for comparison for two reasons—individuals under age 18 are not eligible under the program, and, because old-age assistance is available for persons aged 65 and over, relatively few individuals receive aid to the permanently and totally disabled after attaining age 65. At the time of the study only 3.3 percent of the disabled recipients were past age 65. In almost half the States currently providing aid to the disabled, an upper age limit of 65 is set for beneficiaries of the program. The disabled recipients are accordingly more nearly comparable with the general population aged 18-64 than with the total population aged 18 and over.

The average age of the disabled recipients is considerably higher than that of the general population aged 18-64. Of the recipients, 53.7 percent were aged 55 or older, compared with only 14.5 percent of the general population. The incidence of disability is, of course, much greater in late middle age than at earlier ages.

The race-sex distribution of the disabled recipients is compared with the similar distribution of the 1950 population aged 18-64 in the following tabulation, which is based on data for 29 of the States participating in the study. Hawaii is excluded because published data on age, by sex and race, are not available.

Sex and race	Percent	
	APTD recipients, mid-1951	Total population, aged 18-64, 1950 <sup>1</sup>
Total.....	100.0	100.0
Men.....	49.8	49.3
White.....	37.3	44.2
Nonwhite.....	12.4	5.1
Women.....	50.2	50.7
White.....	32.0	45.2
Nonwhite.....	18.3	5.5

<sup>1</sup> Based on data from the Bureau of the Census, U. S. Census of Population: 1950, vol. II, Characteristics of the Population, chapter B, table 15.

The distribution of men and women among the recipients does not differ significantly from their distribution in the general population. There are, however, relatively fewer white women and more nonwhite women than in the general population. The racial distribution of the recipient group, which is considerably different from that of the general population, makes

the recipient rate for nonwhite persons much higher than for white persons. The recipient rate expresses the number of individuals receiving assistance per 1,000 individuals of the same race in the general population in the age bracket 18-64. For the separate race-sex groups, the recipient rates are shown in the following tabulation.

Sex	Recipients per 1,000 population aged 18-64		
	Total	White	Nonwhite
Total.....	1.8	1.4	5.0
Men.....	1.8	1.5	4.3
Women.....	1.8	1.3	5.9

The fact that nonwhite individuals comprise a greater proportion of these assistance recipients than of the general population is consistent with the higher rate of disablement among the nonwhite population as well as their generally lower economic level. It is also consistent with data in other assistance programs. The nonwhite recipient rate is considerably greater than the rate for white recipients in old-age assistance (1.5 to 1 in 21 States in 1944)<sup>3</sup> and in aid to dependent children (2.8 to 1 in 39 States in 1948).<sup>4</sup> Recipient rates for the State programs of aid to the permanently and totally disabled are shown for mid-1951 in the aggregate, as well as by race, in table 1. The distribution of the States in mid-1951 by the number of recipients per 1,000 population aged 18-64 is as follows:

Rate	Number of States
Total.....	30
Fewer than 1.0.....	11
1.0-1.9.....	7
2.0-2.9.....	6
3.0-3.9.....	3
4.0 and more.....	3

Variations among States in recipient rates are, of course, found in all assistance programs and are believed

<sup>3</sup> Based on Preliminary Tables on Incomes and Living Arrangements of Recipients of Old-Age Assistance in 21 States, 1944 (Public Assistance Report No. 9), December 1945.

<sup>4</sup> Elizabeth Alling and Agnes Leisy, Aid to Dependent Children in a Postwar Year (Public Assistance Report No. 17), June 1950.

Table 1.—Number of recipients of APTD per 1,000 population aged 18-64, by race, 30 States, mid-1951

States	All recipients	White recipients	Non-white recipients	Ratio of non-white to white recipient rate
Total.....	1.79	1.40	5.03	3.6
Alabama.....	4.94	4.10	6.93	1.7
Colorado.....	2.72	2.63	6.66	2.5
Delaware.....	0.47	0.33	1.33	4.0
Dist. of Col.....	1.51	0.54	3.39	6.3
Hawaii.....	2.13	( <sup>1</sup> )	( <sup>1</sup> )	( <sup>1</sup> )
Idaho.....	1.79	1.78	2.06	1.2
Illinois.....	0.24	0.23	0.41	1.8
Kansas.....	2.26	2.04	7.34	3.6
Louisiana.....	9.62	6.22	17.52	2.8
Maryland.....	1.33	0.81	4.08	5.0
Michigan.....	0.18	0.19	0.14	0.7
Mississippi.....	0.33	0.30	0.38	1.3
Missouri.....	3.11	2.44	11.10	4.6
Montana.....	2.60	2.55	4.47	1.8
New Mexico.....	3.36	3.43	2.45	0.7
New York.....	2.46	1.89	10.39	5.5
North Carolina.....	0.96	0.76	1.61	2.1
North Dakota.....	1.06	0.95	8.84	9.3
Ohio.....	0.54	0.48	1.35	2.8
Oregon.....	1.53	1.53	1.79	1.2
Pennsylvania.....	1.91	1.65	5.86	3.6
Rhode Island.....	0.06	( <sup>2</sup> )	( <sup>2</sup> )	( <sup>2</sup> )
South Carolina.....	1.73	1.07	2.98	2.8
Utah.....	4.11	4.09	4.87	1.2
Vermont.....	0.68	0.68	0	-----
Virginia.....	0.88	0.46	2.47	5.4
Washington.....	3.38	3.30	6.27	1.9
West Virginia.....	0.41	0.37	0.98	2.6
Wisconsin.....	0.37	0.37	0.68	1.8
Wyoming.....	2.32	2.49	3.78	1.5

<sup>1</sup> Excludes data for Hawaii both on recipients and on general population aged 18-64; published data on age, by race and sex, not available.

<sup>2</sup> Not computed, sampling base too small.

to reflect primarily differences in extent of need arising from economic factors and the extent to which need is met through State legislative and administrative action. Recipient rates vary even more in aid to the disabled than in other assistance programs, since they reflect to a considerable degree differences in State agency definitions and interpretations of permanent and total disability.

Under the interpretation of permanent and total disability used by the Bureau of Public Assistance, a State agency may consider a person permanently and totally disabled even though he is not helpless, provided that he is substantially precluded from engaging in a useful occupation. Moreover, a hopeful outlook for an individual's vocational rehabilitation, which may at some future time succeed in rendering his disability less than total, does not under this concept bar a finding of permanent and total disability at the time of his application for assistance.

Many States have adopted this interpretation as the basis of their programs. A few, however, have limited their program to individuals who are completely helpless, or nearly so. These differences in program scope produce wide variations in recipient rates. Objective evidence is found in the fact that differences among the States in the proportion of recipients who are confined to their homes and in the proportion needing one or more personal services in essential activities of daily living are negatively associated with differences in recipient rates. The higher the proportion housebound and the higher the percent needing personal services, the lower the recipient rate tends to be, and vice versa.

In general, the States in which the ratio of nonwhite to white recipient rates is high in aid to the disabled are also States in which the similar ratio is high in aid to dependent children, and States that have low ratios in one program also have low ratios in the other. Comparable data are available for 21 States. Of the first 11 States, when ranked by ratio of nonwhite to white rates, eight were also among the first 11 States in aid to dependent children in a study conducted in 1948.<sup>5</sup> Similarly, seven of the 10 States with lowest ratios in their programs of aid to the permanently and totally disabled were also low in aid to dependent children. These data suggest that there may be certain constant factors, of which the relative economic position of nonwhite persons in the State may be dominant, that influence similarities from program to program in the extent to which nonwhite individuals receive assistance at a rate greater than white ones.

### Relation to General Disabled Population

Comparisons of the recipients of aid to the permanently and totally disabled with disabled persons in the general population and with persons disabled for specified periods of time are of interest. In making such comparisons, however, differences in concepts of what constitutes disability must be recognized. Most surveys of

the disabled in the general population enumerate the persons unable to engage in their customary activities on a given day or for a specified period of time. A number of persons meeting these criteria are disabled by conditions of a temporary nature, even though the disability may last for a considerable period of time. Similarly, many of the disabling conditions result in less than total disability and do not keep the person affected from engaging in a useful occupation. Many persons are accordingly included in such surveys whose impairments are not permanent, whose resulting disabilities are not total, and whose characteristics may therefore differ considerably from those of the persons who are eligible for aid. The needy persons who receive aid to the permanently and totally disabled are, however, among the most seriously handicapped of all disabled persons in the general population, and comparisons with the larger group of which they are a part are accordingly appropriate.

In surveys of the noninstitutional population conducted by the Bureau of the Census in February 1949 and September 1950, the proportion of persons disabled increased from 2.5 percent for persons aged 14-19 to 9.4 percent for persons aged 55-64.<sup>6</sup> These two surveys provide some basis for comparing the recipients of aid to the permanently and totally disabled with the general noninstitutional population suffering from disabilities. This comparison is more realistic than comparisons with the general population aged 18-64.

The two surveys differed considerably in their estimates of the total disabled population as of the date of the survey, but the difference arose almost entirely from the greater number of short-term disability cases in the February 1949 survey. The surveys were consistent in their estimates of the long-term disabled population, and aid to the permanently and totally disabled is concerned with individuals in this group whose impairments are permanent and whose disabilities are total. Both surveys in-

<sup>5</sup> Theodore D. Woolsey, *Estimates of Disabling Illness Prevalence in the United States* (Public Health Monograph No. IV), August 1952, table I, p. 2.

cluded some individuals who continued to be in the labor force although unable to work full time or at their usual occupation, as well as persons not in the labor force.

Several general observations based on these surveys parallel the data obtained from the study of disabled assistance recipients. The disability rate is significantly greater in the nonwhite population than in the white. It is greater among white men than among white women, but less for nonwhite men than for nonwhite women. All these relationships are observed among the disabled recipients of assistance. The overall sex distribution of the disabled population also is found to have a reasonable relationship to that of the disabled recipients, when the component parts of the total are examined.

Among all the disabled in the February 1949 survey made by the Bureau of the Census (estimated at 4,569,000), 51.2 percent were men and 48.8 percent women. Among those disabled 7 months or more, men made up 61.9 percent and women 38.1 percent. These data, however, included some persons in the labor force. The disabled individuals classified as not in the labor force are made up of four groups—those keeping house, those in school, persons unable to work, and "other." Actually among the group disabled for 7 months or more, there are only the two classes—those keeping house and those unable to work—who can be considered as the primary population group of which the disabled recipients of assistance are a part. Among this limited group, in February 1949, 52.5 percent were men and 47.5 percent were women.

Since persons who are able to perform the duties of homemaking<sup>7</sup> are not eligible for aid to the disabled, there may be some question as to why

<sup>6</sup> Ibid. See also Theodore D. Woolsey, "Estimates of Disabling Illness Prevalence in the United States," *Public Health Reports*, February 10, 1950, and Marjorie E. Moore and Barkev S. Sanders, "Extent of Total Disability in the United States," *Social Security Bulletin*, November 1950.

<sup>7</sup> Homemaking is defined as ability to carry home-management and decision-making responsibilities and provide essential services for at least one other person. Persons caring for themselves only are not measured against tests of ability to engage in homemaking.



recipients of aid to the disabled should be compared with a disabled population group that includes housewives. This comparison has been made because, in the general population, there is no clear dividing line between "unable to work" and "housewife" as reasons for not being in the labor force; many seriously disabled persons are probably reported as housewives when they are in fact unable to work. When the disabled recipients are compared with the disabled population not in the labor force who are classed as "unable to work" or "housewife," the contrast between the sex distribution of the two groups does not appear as striking as when the comparison is made with the total disabled population.

### Marital Status

The percent of married women is much smaller among the disabled than in the general population. Of all women aged 18-64, 76 percent are married. The Bureau of the Census survey of February 1949 showed that among women disabled 7 months or more, 52 percent were married, and 48 percent were single, widowed, or divorced. Among the recipients of aid to the permanently and totally disabled the percent of married women was far smaller. One factor that undoubtedly increases the proportion of nonmarried women receiving aid is the higher median age of the recipients than of the population disabled 7 months or more. The difference was nearly 7 years for white women and 3 years for nonwhite women; men receiving aid were also older than the disabled men reported in the 1949 survey.

Fewer married persons than nonmarried persons are found among recipients. Only 16.9 percent of the women receiving aid to the disabled were married, as compared with 42.6 percent of the men. Among both the men and women receiving assistance, however, the proportion married was much smaller than that in the general population aged 18-64. This finding applied for the total number of recipients, as well as for each age group (table 2).

What appears as an even distribution of the sexes among the total number of recipients of aid to the dis-

**Table 2.—Percent of married men and women in the general population (aged 18-64), April 1951,<sup>1</sup> and on the APTD rolls mid-1951, by age group**

Age	Percent married			
	General population		APTD recipients	
	Men	Women	Men	Women
Total.....	77.1	76.1	42.6	16.9
Under age 35.....	64.9	74.8	19.6	9.8
35-54.....	86.5	81.8	42.1	19.3
55 and over.....	83.1	63.6	48.1	16.6

<sup>1</sup> Based on data from the Bureau of the Census, *Current Population Reports: Population Characteristics* (Series P-20, No. 38), Apr. 29, 1953.

abled obscures a markedly different distribution when considered in terms of marital status. Among the married recipients, 71.4 percent were men and 28.6 percent women, but among the nonmarried recipients, 40.6 percent were men and 59.4 percent were women. In the general population aged 18-64, 48.5 percent of the married individuals and 47.1 percent of the nonmarried individuals were men.

On the assumption that the distribution of men and women by marital status is the same in the country as a whole as in the 30 States included in the study, it is estimated that among married men 1 in every 1,000 received aid to the permanently and totally disabled, while among nonmarried men 4.6 in every thousand received aid. The corresponding rates for women are 0.4 for married women and 6.2 for nonmarried women.

While the recipient rate among married men was almost 2.5 times that for married women, probably reflecting the greater likelihood of continued family economic independence if a wife becomes disabled than if her husband does, even greater differences were found between the rates for the married and nonmarried of each sex. Among men the rate for the nonmarried was almost five times that for the married, and for nonmarried women the rate was almost sixteen times that for married women.

The proportion of married recipients was greater among men than among women at all ages, but the difference was greatest among recipients aged 55 and over, for whom the per-

centage of married men (48.1) was almost three times that for women (16.6). In the general population aged 18-64, the percentage married is smaller for men than for women under age 35, is somewhat greater in the age group 35-54, and is considerably greater at ages 55 and over.

There are thus two reasons that so few of the women receiving aid to the disabled were married. First, the disabled population generally contains relatively fewer married women than the total population. The second reason, even more important, is the fact that, in the great majority of instances, married women who do become disabled do not need to seek public assistance.

Many of the married women who received aid to the permanently and totally disabled had husbands who were unable to support them, as evidenced by the fact that they also received public assistance. Among all recipients who had a spouse and/or children under age 18, the spouse received public assistance in more than half the cases.

Disabling illness or injury does, of course, strike the married as well as the nonmarried. The rate at which it strikes increases with the age of the individual. If the disability occurs before or at the age at which marriage might normally occur, the chances of marriage would appear to be rather severely limited, both for men and for women but more so for women than for men.

It seems likely that, among disabled individuals who are single, the proportion who became disabled at an early age would be much greater than the similar proportion for married individuals. Some support for this inference can be obtained from the study data on disabled male recipients. Almost 4 out of every 5 male recipients under age 35 were unmarried. Among all recipients under age 35, men constituted a majority (55.6 percent). Recipients under age 35 were sharply distinguished from older recipients in that a much higher proportion of their impairments were due to congenital defects and the current and late effects of infectious diseases. The older recipients usually suffered from degenerative diseases. Congenital impairments and impairments



representing the late effects of infectious diseases were usually of much longer duration than other types of impairments. It should be noted, however, that degenerative diseases are unlikely to produce disability during the ages at which most marriages occur and accordingly are unlikely to affect the chances of marriage.

### Living Arrangements

The proportion of women living alone (34.0 percent) was more than twice as great as the proportion of men (14.9 percent). This difference reflects the greater proportion of the women recipients who were not married. Within each sex group, the proportion of recipients living alone increased sharply with advancing age, rising from 2.6 percent for men under age 35 to 19.2 percent for those aged 55 and over; for women, the proportion living alone increased from 9.7 percent for those under age 35 to 39.5 percent for those aged 55 and over.

On the other hand, only 8.8 percent of the women lived with their husbands in their own homes, compared with 34.6 percent of the men who lived with their wives in their own homes. Women more often than men lived in the homes of relatives, and men lived more frequently than women in hotels, rooming houses, or boarding houses.

### Employment History

Three-fifths of the women and more than four-fifths of the men receiving aid to the permanently and totally disabled worked at some time in regular paid employment. Among the men the proportion with work experience increased sharply from 45 percent for those under age 35 to 71 percent in the age group 35-44 and to 95 percent at ages 60 and over. Among the female recipients there was also a sharp increase from 34 percent with work experience for those under age 35 to 60 percent in the age bracket 35-44 and about the same percentage for the more advanced ages.

Somewhat the same relationships are observed among the general disabled population, according to the February 1949 survey by the Bureau of the Census. Among the women, however, the proportion with earlier work experience rose from 19 percent

at ages 20-24 to 64 percent at ages 45-54, and then declined to 48 percent at ages 55-64.<sup>9</sup> The reason for this difference in trend between men and women is not clearly apparent. The labor-force participation rate for women is at its peak, however, at ages 18-19, and it is possible that the decline represents the lower labor-force participation of the older group of women 30-40 years ago. Over the past several decades an increasing number of women have been in the labor force. It may be that the longer period that today's older women have had in which to acquire work experience is more than offset by the limitations on opportunities available to them in their youth.

Since the nonwhite recipients include proportionately more women, it is likely on the basis of sex distribution that fewer of the nonwhite recipients than of the white recipients would have work experience. Actually, however, the reverse occurred; 82 percent of the nonwhite recipients and only 67 percent of the white recipients had worked. The reason is that a high proportion of nonwhite women (77.8 percent) and a low proportion of white women (48.4 percent) had work experience. The larger concentration of the nonwhite women recipients in the younger age groups may have influenced their greater rate of work experience. About half the nonwhite women, as compared with 40 percent of the white women, were under age 55. Among the men, there was little difference between races; more than 80 percent of both groups had work experience.

The fact that relatively more nonwhite than white women work is clear from 1950 Census data. Among all women aged 14 and over in 1950, the proportion in the labor force was 37.0 percent for nonwhite women and 29.0 percent for all women.<sup>10</sup> A greater proportion of nonwhite than of white women were members of the labor force at all ages except under age 25. This difference in turn may be a reflection of a greater need among nonwhite families to have the family in-

<sup>9</sup> Moore and Sanders, op. cit., p. 14.

<sup>10</sup> U. S. Bureau of the Census, *U. S. Census of Population: 1950*, vol. II, *Characteristics of the Population*, part 1, *U. S. Summary*, chapter C, pp. 247, 248.

come supplemented by the wife's earnings.

Another factor that may partially account for a higher proportion of nonwhite recipients with work history is that fewer impairments of the nonwhite than of the white recipients are congenital in origin. Persons with serious congenital impairments have relatively less chance of ever obtaining work experience. Only 9.3 percent of the impairments of the nonwhite recipients were congenital in origin, as compared with 13.0 percent of the impairments of the white recipients. The impairments considered as congenital in this connection include mental deficiency, cerebral spastic infantile paralysis, epilepsy, and congenital malformations.

Among the recipients with work experience (as among the general population), fewer women than men had recent employment. Only 54 percent of the women recipients and 63 percent of the men had worked within the past 6 years.

Among recipients with employment history, relatively more men than women left their last job because of disability. Almost as many nonwhite women as white men left work because of disability, however (around 87 percent for each group), and more than 90 percent of the nonwhite men left work for this reason. On the other hand, only 76 percent of the white women with work experience left work because of disability.

These observations again point up the fact that paid employment is more often accepted as normal by nonwhite than by white women. More white women (17.7 percent) than nonwhite women (9.1 percent) tended to leave their last jobs for reasons other than disability.

### Vocational Rehabilitation

Twelve percent of the men receiving aid to the permanently and totally disabled but only 5 percent of the women were known by or had been referred to a vocational rehabilitation agency within the 2 years preceding the survey month. In both sexes the proportion of referrals was by far the greatest for those under age 35. Twenty-nine percent of the men and 15 percent of the women in the younger age group were referred to

an agency, but only 6 percent of the men and 3 percent of the women aged 55 and over.

### Major Impairments and Sex

Women had impairments associated with advancing years to a considerably greater extent than was found for men. The most frequent major impairment of the women, hypertension with heart disease, disabled more than twice as many recipients as any single impairment of the men. Of the 10 most common impairments of women, only two—mental deficiency and chronic rheumatic heart disease—were most frequently found among younger people. In contrast, the 10 most frequent impairments of the men included three conditions that are usually of congenital or birth origin—mental deficiency, cerebral spastic paralysis, and epilepsy—and two infectious diseases, tuberculosis and syphilis.

The 10 most common major impairments for men, by the proportion of the male recipients affected, are shown below.

Impairment	Percent
Arthritis	8.7
Arteriosclerotic heart disease	8.2
Cerebral paralysis	7.8
Hypertension with heart disease	7.7
Mental deficiency	6.5
Tuberculosis	4.0
Syphilis	3.4
Cerebral spastic paralysis	2.8
Paralysis agitans	2.6
Epilepsy	2.6

The following list gives the 10 most common major impairments of women.

Impairment	Percent
Hypertension with heart disease	17.3
Arthritis	11.4
Mental deficiency	6.6
Arteriosclerotic heart disease	5.7
Hypertension	5.6
Cerebral paralysis	5.3
Diabetes	3.0
Malignant neoplasms	2.7
Chronic rheumatic heart disease	2.4
Diseases of the digestive system	2.3

The diseases that were common to both men and women among the 10 most frequent impairments were arthritis, arteriosclerotic heart disease, cerebral paralysis, hypertension with heart disease, and mental deficiency. Diseases that were leading causes for

men but not for women were tuberculosis, syphilis, cerebral spastic paralysis, paralysis agitans, and epilepsy. The five most common diseases for women but not for men were hypertension (without mention of heart disease), diabetes, malignant neoplasms, chronic rheumatic heart disease, and diseases of the digestive system.

The impairments were more heavily concentrated in a few diagnostic classifications for women than for men. Two types of impairment accounted for the disability of 28.7 percent of all female recipients, but only 16.9 percent of the male recipients suffered from the two leading impairments of the men. The ten leading impairments were the cause of disability for 62 percent of the women and 54 percent of the men.

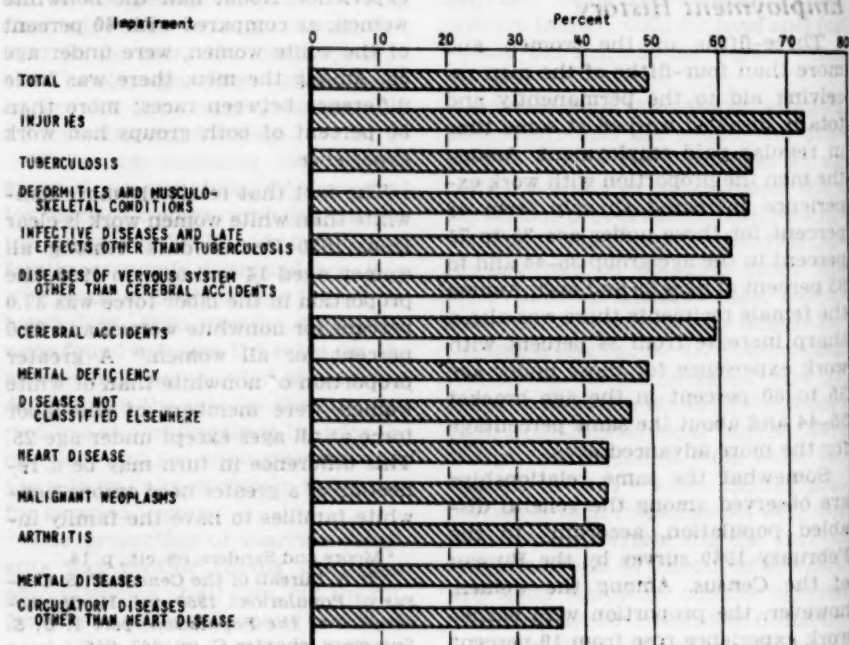
When the individual diagnostic classifications are combined into broad groups, sharp differences in sex distribution are apparent. For the various impairment groups, the proportions of recipients that were men ranged from 73 percent in the injury classification to only 36 percent in the group classified as circulatory diseases other than heart disease (chart 2). The sexes were about evenly di-

vided in only one classification—mental deficiency.

In table 3 the broad groupings of impairments are ranked according to the proportion of men affected by the impairment. Men predominated among recipients whose major impairments were injuries, tuberculosis, diseases of the musculoskeletal system, infective and parasitic diseases, diseases of the nervous system and the sense organs, and cerebral accidents. There were more women than men among recipients whose major impairments were heart disease, malignant neoplasms, arthritis, psychoses and other mental disorders, circulatory diseases other than heart disease, and all other disease groups.

Table 3 also shows for each broad disease group the proportion of recipients who were confined to their homes and the percentage needing one or more personal services in essential activities of daily living. Among the first six of these groups, in which men predominated, the proportion housebound was high except for the tuberculosis group, of whom only 13 percent were housebound. Also, except for the tuberculosis group, the proportion of recipients needing personal services was high. The classifications

Chart 2.—Percent of men among APTD recipients with specified impairments, mid-1951





with the highest frequency of confinement to home were cerebral accidents, other diseases of the nervous system and sense organs, and infective and parasitic diseases other than tuberculosis. The same three groupings stood highest in the proportion of recipients needing personal services. The victims of cerebral accidents appeared to be the most severely disabled recipients. Forty-five percent of this group were confined to their homes; 16.4 percent were bedridden. Similarly, 57.1 percent of the cerebral accident group needed one or more personal services, including 42.7 percent who needed help in dressing.

Among the broad diagnostic groups in which women predominated, a low proportion of recipients were confined to their homes, except among the victims of malignant neoplasms and arthritis. In most of these classifications, the percent of recipients needing personal services was also comparatively low. Victims of malignant neoplasms and arthritis, however, had an average or high proportion of recipients needing personal services. The mental deficiency group, in which women and men were about equally divided, deserves special mention; 52 percent of the mentally deficient required one or more personal services, but only 18 percent were confined to their homes. In most other diagnostic groupings the proportion needing personal services was only slightly greater than the proportion housebound. The explanation lies in the large number of mentally deficient individuals who needed help in activities affecting personal safety. For such activities, about 9 out of every 10 mentally deficient individuals needing one or more personal services required the help of others—an indication of the severity of the mental defects of these recipients.

More than 1 out of 10 men had impairments that originated in an employment injury or disease (4.5 percent) or in an injury that was not work-connected (6.2 percent). On the other hand, only 3.9 percent of the women had impairments arising from injury; only 0.4 percent were due to an employment injury, and 3.5 percent were the result of other kinds of injuries.

In both sexes, congenital impair-

ments represented more than 10 percent of the total, accounting for 12.0 percent of all impairments for the men and 10.6 percent for the women. For recipients under age 35, however, congenital impairments accounted for around 40 percent of the total in both sex groups.

For both men and women the major cause of impairment was a disease—usually a chronic or degenerative disease that could not be attributed to an injury or a congenital condition. Fewer men (66.1 percent) than women (71.6 percent) had impairments arising from such conditions. These differences are the complement of the differences in the proportion of the two sexes with impairments arising from injuries.

The study data on mobility status and need of personal services lead to the conclusion that the men receiving aid are more limited in activities essential to daily living than the women. As previously indicated, men appeared more frequently than women in the diagnostic groupings associated with a high proportion of persons confined to their homes and needing personal services. The contrast is most apparent when impairment classifications in which the proportion of men was less than 40 percent are compared with classes in which men represented more than 60 percent of the group. In the classes with fewer men, 12.3 percent of the recipients were confined to their homes, and 15.4 percent needed one or more personal services. On the other hand, in the classes with more men, the proportion confined to their homes increased to 26.1 percent and the proportion needing personal services increased to 34.0 percent.

### State Differences

Although, in the aggregate, there were about the same number of men and women recipients, men outnumbered women in 18 of the 29 States in which the study sample was large enough to warrant a percentage distribution by sex. The proportion of men ranged from 38.4 percent in the District of Columbia and 41.2 percent in Utah to 70 percent in Hawaii and 66.5 percent in West Virginia. The distribution of the 29 States by the percentage of men receiving aid to the

permanently and totally disabled is as follows:

Percent	Number of States
Total	29
Less than 40	1
40-44	5
45-49	5
50-54	5
55-59	7
60 and more	6

The difference between the distribution of the States and the distribution of the total number of recipients arises from the fact that in the three States (New York, Louisiana, and Alabama) that together had more than half the total number of recipients, there were fewer men than women.

Differences among the States in the sex distribution of the recipients cannot be entirely explained from available data. There is some tendency for the following factors to be associated with a relatively large number of men in the caseload—high percentages of recipients confined to their homes, high proportions needing one or more personal services in the essential activities of daily living, and high proportions of white recipients and of recipients with previous employment history. On the other hand, the reverse of each of these factors tended to be associated with a high proportion of women in the caseload. These factors, however, are not sufficient to account for all of the State differences observed.

### Summary

Contrary to what might have been expected, the numbers of men and women receiving aid to the permanently and totally disabled were about equal. Men might have been expected to be more numerous because the disabled population generally contains more men; because the occurrence of a disabling impairment in a married woman is less likely to cause a total economic loss to a family than the occurrence of a similar impairment in a man; and because women more frequently engage in homemaking—an occupation for which a given disability is less likely to be total than for other occupations in which the standards of performance and regularity are often more exacting.



**Table 3.—APTD recipients by impairment group and by sex, mobility status, and personal services needed, mid-1951**

Impairment group	Total number of APTD recipients	Percentage distribution					
		Sex		Mobility status		Need of personal services in essential activities of daily living	
		Men	Women	House-bound	Not house-bound	Needing such services	Not needing such services
Total.....	93,359	49.8	50.2	20.7	79.3	28.2	71.8
Injuries.....	2,188	72.7	27.3	24.0	76.0	33.5	66.5
Tuberculosis (all forms, including arrested tuberculosis).....	4,081	65.0	35.0	12.7	87.3	6.9	93.1
Deformities, malformations, and diseases of the musculoskeletal system.....	3,063	64.4	35.6	22.4	77.6	32.6	67.4
Infective and parasitic diseases (including late effects) other than tuberculosis.....	4,653	61.7	38.3	28.5	71.5	33.6	66.4
Diseases of the nervous system and sense organs other than cerebral accidents.....	9,929	61.4	38.6	28.5	71.5	48.7	51.3
Cerebral accidents.....	6,127	59.2	40.8	44.7	55.3	57.1	42.9
Mental deficiency.....	6,082	49.3	50.7	17.8	82.2	51.8	48.2
Diseases not otherwise specified.....	11,224	46.9	53.1	15.7	84.3	15.3	84.7
Diseases of the heart.....	23,809	43.3	56.7	13.9	86.1	14.0	86.0
Malignant neoplasms.....	2,248	43.2	56.8	27.4	72.6	28.3	71.7
Arthritis.....	9,375	42.9	57.1	28.5	71.5	34.5	65.5
Psychoses and other mental and personality disorders except mental deficiency.....	4,174	38.3	61.7	10.4	89.6	21.6	78.4
Circulatory diseases other than diseases of the heart.....	5,806	36.4	63.6	12.5	87.4	17.6	82.4

These factors are offset, however, by the fact that, among the disabled in the general population, men only slightly outnumber women among the individuals with long-term disabilities who are not in the labor force and who keep house or are unable to work. The marital status of the men and women receiving aid varied widely. In both sexes, the nonmarried—single, widowed, and divorced—were more numerous than the married. Nonmarried men exceeded married ones by a ratio of 1.3 to 1; among the women the ratio of nonmarried to married was approximately 5 to 1. One of the striking findings of the study was that only 1 woman in every

6 receiving aid was married, and that for a large proportion of these, the husbands were also recipients of some type of public assistance.

While all the reasons that most of the women who receive aid are not married cannot be identified, certain factors are apparent and others can be reasonably inferred. A woman who becomes disabled and has no husband to whom she can look for support is much more likely to need public assistance than a disabled married woman. The women receiving aid were also found to have a median age 2 years higher than that of the men. Data on earlier marital status are not available, but the higher average age

of the women, coupled with their greater life expectancy, makes it probable that a substantial proportion of the nonmarried women were widowed. Particularly for those older widows with permanent impairments who have not attempted to work for years, the likelihood of being able to engage in a useful occupation is slight. It also seems reasonable to infer that, because women have less work experience, a given type of impairment may cause a total loss of earning capacity more frequently among women than among men. The working skills possessed by the women may be less varied than those of the men; as a result, when a disabling impairment strikes, the women are less likely to have a residual skill that will enable them to maintain economic self-sufficiency.

The even distribution of the sexes among all recipients obscures wide differences in the distributions by race (more men than women were white, fewer men than women were nonwhite); by marital status (more men than women were married, fewer men than women were nonmarried); by employment history (more men than women had previous work experience); by origin of impairment (more men were disabled by injury); and by type of impairment (more men were disabled by injuries, deformities, tuberculosis, and cerebral accidents and more women by mental diseases, heart disease, and other circulatory diseases). The classification of impairments in relation to mobility status and personal services needed suggests that, on the whole, the men receiving aid to the disabled may have been more severely disabled than the women.

# State-Chartered Credit Unions in 1952\*

THE first State credit union law in the United States was adopted by Massachusetts in 1909. By 1934—the year in which the Federal Credit Union Act was passed—another 37 States had adopted similar legislation, and in 1952 laws providing for the chartering and supervision of credit unions were in effect in 46 States.

Until this year the Bureau of Labor Statistics has collected and published

Table 1.—Development of State-chartered credit unions, 1925-52

Year	Number of credit unions		Number of members	Assets
	Total	Number reporting		
1925.....	419	176	108,000	(1)
1929.....	974	838	264,908	(1)
1931.....	1,500	1,244	286,143	\$33,645,343
1932.....	1,612	1,472	301,119	31,416,072
1933.....	2,016	1,772	359,646	35,496,668
1934.....	2,450	2,028	427,097	40,212,112
1935.....	2,600	2,589	507,609	47,964,068
1936.....	3,490	2,734	854,475	73,659,146
1937.....	3,792	3,128	1,055,739	97,087,995
1938.....	4,299	3,977	1,236,826	117,672,392
1939.....	4,782	4,677	1,459,377	145,803,444
1940.....	5,267	5,175	1,700,390	180,649,090
1941.....	5,663	5,506	1,907,694	216,557,977
1942.....	5,622	5,400	1,797,084	221,114,849
1943.....	5,285	5,124	1,721,240	228,314,723
1944.....	4,993	4,907	1,629,706	253,663,658
1945.....	4,923	4,858	1,626,364	281,524,015
1946.....	5,003	4,954	1,717,616	322,082,553
1947.....	5,155	5,097	1,893,944	380,751,106
1948.....	5,273	5,271	2,120,708	443,049,653
1949.....	5,427	5,402	2,271,115	510,726,465
1950.....	5,602	5,585	2,482,539	599,165,879
1951.....	5,881	5,886	2,732,495	693,613,296
1952.....	6,362	6,324	3,035,046	853,709,783

\* Data not available.

information on the State-chartered credit unions. Beginning in April 1953, the Bureau of Federal Credit Unions has the responsibility for accumulating and reporting data on the State operations. The following summary report, the first on the subject made by the Bureau of Federal Credit Unions, presents data obtained by means of questionnaires sent to all State authorities supervising the operation of credit unions.

\* Prepared in the Bureau of Federal Credit Unions.

The State-chartered credit unions showed substantial gains in 1952 (table 3). The number in operation increased from 5,881 at the end of 1951<sup>1</sup> to 6,362 at the end of 1952, a gain of 8 percent. An 11-percent rise in membership brought the total number of persons belonging to these associations to 3.0 million. Total assets increased from \$693.6 million to \$853.7 million, or 23 percent; average assets per credit union went up from \$117,941 to \$134,189.

Increased activity was apparent in all the operations of the State-chartered credit unions. The amount of loans outstanding to members, for example, totaled \$447.3 million at the end of 1951 and \$570.0 million at the end of 1952—a gain of 27 percent. Paid-in share capital, which amounted to \$583.0 million in 1951, rose 22 percent to \$711.6 million. Net earnings for 1952 totaled \$26.0 million—21 per-

<sup>1</sup> For a report on operations in 1951, see the *Monthly Labor Review*, February 1953, pp. 155-158.

cent more than the \$21.4 million earned in the preceding year. Total dividends paid to shareholders at the end of 1952 amounted to \$18.5 million—an increase of \$3.2 million or 21 percent from the total paid in dividends at the end of 1951.

The decrease of \$4.4 million in total reserves, from \$43.3 million at the end of 1951 to \$38.9 million at the end of 1952, is inconsistent with the growth in total assets and the increase in earnings. It appears that there was a difference between the items making up the total reserves reported by some States for 1952 and those reported for 1951 and previous years.

For four States the figures shown in table 3 are for the fiscal year ended June 30, and for one State they are for the year ended September 30. All the other States reported on a calendar-year basis. Because of incomplete returns, it was necessary to estimate some of the figures; the totals, therefore, are also partly estimated.

Table 2.—Total amount of loans and of real-estate loans made<sup>2</sup> by State-chartered credit unions, 25 States, 1952<sup>1</sup>

State	Loans outstanding at end of period		Loans made during period	
	Total	Secured by real estate	Total	Secured by real estate
Total.....	\$388,644,526	\$111,652,088	\$421,375,396	\$34,955,506
Arizona <sup>2</sup> .....	\$188,811	\$52,360	\$219,542	\$26,700
California.....	47,716,739	10,341,418	56,952,524	(3)
Colorado.....	10,009,005	1,890,066	14,870,296	1,330,791
Florida.....	8,638,546	1,148,138	14,102,696	(3)
Iowa.....	12,084,977	1,912,928	16,304,348	1,307,465
Kansas.....	5,957,829	239,779	(3)	(3)
Maine.....	1,297,334	28,657	2,096,617	6,134
Massachusetts.....	58,199,169	25,324,032	71,282,802	7,761,665
Michigan.....	43,170,861	11,130,500	57,774,963	(3)
Minnesota.....	27,721,181	11,636,398	33,285,276	4,856,103
Mississippi.....	237,806	24,347	571,708	23,438
Missouri.....	25,715,531	4,097,315	(3)	(3)
Nebraska.....	2,956,858	2,343,752	(3)	(3)
New Hampshire <sup>2</sup> .....	2,128,770	1,452,025	(3)	(3)
North Carolina.....	7,653,892	882,343	10,603,183	(3)
North Dakota.....	2,976,934	334,532	2,305,698	(3)
Oklahoma.....	4,425,123	262,075	(3)	(3)
Oregon.....	4,467,879	630,790	5,747,749	268,078
Rhode Island.....	20,805,972	12,741,346	14,175,368	(3)
Texas.....	16,581,996	582,415	24,558,254	(3)
Utah.....	5,675,350	918,484	(3)	(3)
Vermont.....	425,782	31,744	(3)	(3)
West Virginia.....	903,133	150,490	665,549	(3)
Wisconsin.....	44,498,385	19,375,132	47,719,772	19,375,132
Ohio.....	34,206,663	4,112,022	48,139,053	(3)

<sup>1</sup> States reporting on real-estate loans. Data are for calendar year unless otherwise noted.

<sup>2</sup> Fiscal year ended June 30.

<sup>3</sup> Data not available.

<sup>4</sup> For 12 months ended June 30, 1952.

<sup>5</sup> Estimated by Michigan State Banking Department.

<sup>6</sup> Fiscal year ended September 30.

Illinois had by far the largest number (1,015) of State-chartered credit unions at the end of 1952. It was followed by Wisconsin (577), Massachusetts (467), and Missouri (402). These four States ranked in the same order in 1951.

The Illinois associations also had the greatest amount of assets—\$133.3 million; Massachusetts was second, with \$97.0 million; Wisconsin third, with \$69.8 million; and Michigan fourth, with \$62.3 million. In the preceding year these States also ranked first, second, third, and fourth in terms of the amount of assets held by the credit unions. Illinois recorded the largest gains both in number and in assets during the year; the number of credit unions increased by 112 and the assets by \$24.0 million.

Forty-five percent of the credit unions chartered under State laws

were located in California, Illinois, Massachusetts, Michigan, Ohio, and Wisconsin. The credit unions in these six States accounted for 53 percent of the total membership and of the total amount of loans outstanding; they held 55 percent of the assets of all State-chartered credit unions at the end of 1952.

### Real Estate Loans

Not all the State authorities supervising credit unions reported on real estate loans. The returns from 15 States indicated that their laws permitted credit unions to grant loans secured by real estate but that the associations were not required to segregate real estate loans from other types of loans in their reports.

The amount of real estate loans outstanding in the 25 States that reported such data totaled \$111.7 million (table

2), which represented 29 percent of the loans outstanding in these States at the end of 1952. The State-chartered credit unions in Massachusetts had the largest amount of real estate loans outstanding (\$25.3 million), and Wisconsin reported the second largest amount (\$19.4 million). The highest ratio of real estate loans to all loans outstanding at the end of 1952 was reported by Nebraska; of total loans amounting to \$3.0 million, 79 percent (\$2.3 million) was secured by real estate.

Of the 25 States that reported on the amount of real estate loans outstanding at the year's end, nine also reported on the amount of such loans granted during the year. The associations in these nine States granted loans of \$192 million in 1952, with real estate loans accounting for \$35.0 million of the total.

Table 3.—Operations of State-chartered credit unions, by State, 1951 and 1952

State and year	Number of credit unions		Number of members	Loans outstanding end of year	Paid-in share capital	Reserves	Total assets	Net earnings	Dividends on shares
	Total	Number reporting							
Total, 1951.....	5,881	5,886	2,732,495	\$447,328,252	\$583,035,110	\$43,278,927	\$693,613,296	\$21,429,740	\$15,306,223
Total, 1952.....	6,362	6,324	3,035,046	569,982,497	711,574,199	38,879,577	853,709,783	25,966,709	18,547,303
Alabama: 1951.....	71	71	39,409	6,842,843	8,174,499	1,124,418	9,609,533	468,912	315,388
1952.....	74	74	43,925	8,787,918	10,097,673	347,208	11,820,798	575,029	378,363
Arizona: 1951.....	5	5	909	115,460	116,197	6,065	136,875	4,322	2,210
1952.....	9	8	1,139	188,811	157,834	6,368	215,081	5,484	1,326
Arkansas: 1951.....	26	25	5,603	547,785	751,063	58,324	833,041	35,166	23,861
1952.....	28	28	6,904	722,677	983,904	40,018	1,081,732	35,342	24,835
California: 1951.....	258	256	176,117	35,826,713	37,933,400	1,648,742	45,648,355	1,719,826	1,233,680
1952.....	295	290	203,842	47,716,739	47,635,813	2,109,457	57,743,138	2,076,785	1,490,375
Colorado: 1951.....	75	75	37,065	6,736,919	8,270,151	332,485	9,752,247	323,737	225,575
1952.....	83	83	41,276	10,009,005	10,334,077	396,466	12,541,435	387,420	244,713
Connecticut: 1951.....	87	87	12,677	2,045,445	3,318,567	46,215	3,569,372	55,736	32,146
1952.....	106	107	19,750	3,140,431	3,958,707	68,222	4,296,532	149,648	135,529
District of Columbia: 1951.....	17	17	17,843	1,949,071	2,647,367	351,151	3,012,534	118,545	78,302
1952.....	17	17	18,398	2,342,473	3,152,791	198,333	3,543,066	126,446	89,500
Florida: 1951.....	117	126	35,419	6,496,917	7,925,978	386,894	8,837,737	420,473	248,280
1952.....	136	140	42,064	8,638,546	10,380,145	488,057	11,556,130	490,000	293,483
Georgia: 1951.....	113	113	42,946	6,639,519	268,092	903,532	9,225,494	250,000	185,000
1952.....	118	117	47,140	8,624,857	288,979	726,741	11,585,318	315,000	23,000
Idaho: 1951.....	5	6	562	39,169	54,689	3,489	58,178	750	1,543
1952.....	5	5	475	46,364	68,438	742	74,324	2,445	466
Illinois: 1951.....	903	903	445,725	60,338,363	100,516,272	7,530,236	109,216,363	4,187,429	2,785,763
1952.....	1,015	1,015	491,384	76,116,409	122,646,287	4,628,588	133,280,666	4,639,820	3,333,528
Indiana: 1951.....	145	145	55,000	8,906,592	12,212,770	963,304	13,487,821	325,000	200,000
1952.....	148	148	63,000	10,098,226	14,590,945	660,179	15,968,900	400,000	250,000
Iowa: 1951.....	210	210	58,761	8,932,942	12,402,911	554,904	14,211,558	365,654	302,547
1952.....	224	210	66,000	12,084,977	15,460,935	604,781	17,752,359	497,015	397,143
Kansas: 1951.....	100	99	36,717	4,674,499	7,064,079	244,478	7,778,371	306,751	218,975
1952.....	107	106	43,543	5,957,829	5,718,050	287,407	9,488,880	345,961	250,000
Kentucky: 1951.....	119	117	35,000	6,732,667	8,147,922	467,924	9,179,622	225,000	175,000
1952.....	120	120	38,000	7,484,928	9,324,897	567,438	10,516,626	250,000	195,000
Louisiana: 1951.....	89	89	25,000	2,639,341	2,917,524	326,765	3,355,184	115,000	75,000
1952.....	105	103	30,000	3,899,201	4,119,988	235,130	4,843,376	160,000	112,000
Maine: 1951.....	8	8	7,431	1,045,790	1,081,815	134,969	1,397,149	43,255	27,680
1952.....	8	8	7,908	1,297,334	1,501,137	109,060	1,723,891	52,945	34,475
Maryland: 1951.....	43	43	30,000	3,610,236	4,498,269	285,417	5,225,039	215,294	151,641
1952.....	45	45	33,371	4,637,749	5,602,937	321,671	6,562,279	270,407	190,539
Massachusetts: 1951.....	462	463	323,516	47,691,611	68,837,230	6,474,627	81,449,486	1,149,485	1,384,363
1952.....	467	467	350,984	58,199,169	79,268,844	7,454,879	97,013,944	1,725,000	1,800,000
Michigan: 1951.....	170	170	130,482	32,643,182	41,134,027	2,131,873	48,869,769	1,585,751	1,156,220
1952.....	174	174	143,814	43,170,861	52,460,258	2,503,508	62,296,415	2,067,349	1,402,015
Minnesota: 1951.....	289	289	99,679	22,997,819	24,070,992	2,152,728	31,100,818	807,201	679,961
1952.....	295	295	107,600	27,721,181	29,904,040	1,628,594	37,127,111	929,311	840,064
Mississippi: 1951.....	6	6	2,122	143,514	196,455	40,962	280,894	9,213	8,586
1952.....	6	7	3,424	237,806	346,647	44,056	472,283	24,488	22,909

See footnotes at end of table.



## Development, 1925-52

The progress of credit unions chartered under the State laws through 1952 is shown in table 1.<sup>2</sup> In 1925 there were only 419 credit unions, with memberships totaling 108,000, but by 1934 there were 2,450 credit unions operating under State laws. These associations had 427,000 members and assets of \$40.2 million.

Since then, except during the war, the credit union movement has spread steadily, with the number of organizations and members, as well as the amount of assets, rising every year. After the war, credit union operations began once more to expand, and at the end of 1952 there were 6,362 credit unions operating under State char-

<sup>2</sup> Data for the years before 1952 were published in the *Monthly Labor Review*, November 1951 and February 1953.

Table 4.—Credit unions in the United States, 1952

Item	Total	State-chartered	Federal
Number in operation	12,287	6,362	5,925
Members	5,888,287	3,035,046	2,853,241
Amount of loans outstanding	\$985,044,812	\$560,837,497	\$500,982,407
Paid-in share capital	\$1,308,948,316	\$711,574,199	\$307,374,117
Reserves	\$59,440,308	\$38,879,577	\$20,560,731
Total assets	\$1,516,118,652	\$853,706,783	\$662,408,869
Net earnings	\$40,392,456	\$25,066,709	\$23,425,747
Dividends paid on shares	\$35,143,633	\$18,547,203	\$16,596,430

ters; their membership, as noted earlier, numbered 3.0 million, and total assets amounted to \$853.7 million.

### Federal and State Credit Unions

The growth of the credit union movement is even more clearly indicated when the State-chartered credit unions and those chartered under the Federal Act are considered together (table 4). In 1937, the third year of operations under the Federal Credit

Union Act,<sup>3</sup> a total of 6,219 credit unions were in operation; they had 1.5 million members and assets of \$116.3 million. At the end of 1952 there were, in all, more than 12,000 credit unions in operation in the United States. Almost 6.0 million persons were members, and total assets amounted to more than \$1.5 billion.

<sup>3</sup> For the most recent data on Federal credit unions see *Report of Federal Credit Union Operations for 1952*.

Table 3.—Operations of State-chartered credit unions, by State, 1951 and 1952—Continued

State and year	Number of credit unions		Number of members	Loans outstanding end of year	Paid-in share capital	Reserves	Total assets	Net earnings	Dividends on shares
	Total	Number reporting							
Missouri: 1951	388	389	131,457	20,422,733	28,927,242	1,306,908	31,848,375	728,665	689,034
1952	402	397	147,308	25,715,531	35,115,037	1,403,018	39,574,596	806,738	774,271
Montana: 1951	5	5	1,032	252,300	272,000	9,100	307,600	13,046	6,911
1952	5	5	1,217	260,000	307,121	14,539	344,762	15,320	7,711
Nebraska: 1951	58	58	16,743	3,613,142	3,220,052	190,545	3,467,190	119,691	80,000
1952	63	63	19,000	2,956,858	3,800,000	184,803	4,414,011	164,379	115,291
New Hampshire: 1951	10	10	4,722	1,990,648	620,615	204,387	2,606,532	75,786	15,121
1952	13	13	5,572	2,128,770	776,468	113,764	3,036,780	85,481	16,926
New Jersey: 1951	61	61	32,855	2,410,601	6,853,538	273,662	7,350,413	210,878	138,641
1952	62	60	37,212	2,971,731	8,452,277	290,744	8,975,581	255,702	198,026
New Mexico: 1951	21	21	2,826	123,474	120,112	4,232	146,822	3,500	2,337
1952	14	14	2,123	162,084	151,182	3,609	117,115	4,417	2,900
New York: 1951	192	192	135,282	18,970,818	25,604,879	3,623,418	29,971,157	964,651	625,958
1952	190	190	140,445	20,893,711	28,028,689	2,732,131	32,857,878	1,035,455	706,184
North Carolina: 1951	200	200	51,822	6,167,423	7,981,574	456,475	10,326,530	225,000	173,000
1952	202	190	55,256	7,653,892	9,370,080	561,459	12,234,721	292,728	239,065
North Dakota: 1951	60	64	11,105	2,071,349	4,057,406	97,169	4,326,759	80,690	7,399
1952	58	64	12,227	2,976,934	4,399,638	112,943	4,684,902	51,546	31,865
Ohio: 1951	285	285	159,556	25,796,139	36,633,388	1,423,257	39,974,168	1,437,419	910,666
1952	317	317	178,133	34,206,663	45,639,884	1,814,279	50,873,996	1,756,670	1,165,338
Oklahoma: 1951	44	44	17,300	2,875,236	148,864	318,811	4,375,083	115,000	70,000
1952	41	41	18,500	4,425,123	630,072	321,666	5,835,477	200,000	125,000
Oregon: 1951	33	33	10,592	3,238,495	3,864,885	199,522	4,305,465	171,383	107,733
1952	35	35	18,757	4,467,879	4,757,091	224,292	5,371,312	198,212	133,496
Pennsylvania: 1951	85	85	61,168	6,866,653	9,746,461	541,762	11,930,716	274,256	264,364
1952	87	87	55,009	7,902,963	10,852,714	606,141	13,513,748	378,245	303,332
Puerto Rico: 1951	59	54	16,666	1,019,057	972,926	19,062	1,148,662	20,153	10,000
1952	72	68	20,170	1,787,606	1,635,685	28,222	2,007,060	28,903	21,000
Rhode Island: 1951	42	42	56,937	16,892,148	13,008,727	1,809,098	24,634,281	590,063	274,291
1952	48	48	66,143	20,805,972	15,774,895	1,309,801	28,530,345	558,204	373,176
South Carolina: 1951	3	3	1,251	171,868	107,113	8,868	242,876	11,604	9,274
1952	8	8	4,865	1,455,000	302,000	8,000	686,313	32,000	24,000
Tennessee: 1951	80	80	40,960	8,045,138	9,309,641	953,924	11,693,016	433,038	292,582
1952	95	95	46,424	9,226,208	11,537,028	542,230	13,746,861	520,737	372,019
Texas: 1951	125	125	50,817	11,428,186	13,685,263	1,353,081	15,571,821	658,467	541,298
1952	188	188	65,961	16,581,996	18,142,806	672,170	21,652,609	861,360	719,333
Utah: 1951	60	60	16,462	4,181,584	4,447,194	99,440	4,943,984	119,124	55,000
1952	74	74	19,180	5,675,350	5,822,991	116,179	6,496,819	162,000	75,000
Vermont: 1951	28	27	4,193	228,483	251,538	6,649	278,480	9,969	1,500
1952	38	36	5,748	425,782	444,287	10,603	484,066	15,222	12,000
Virginia: 1951	32	32	18,000	2,185,674	1,750,761	238,307	2,752,182	115,000	70,000
1952	44	44	20,000	2,835,909	2,333,810	265,668	3,533,196	160,000	97,000
Washington: 1951	113	114	45,708	6,523,075	8,626,280	794,121	9,622,478	426,102	263,806
1952	114	113	54,890	8,911,526	10,700,764	652,540	12,052,626	515,694	319,803
West Virginia: 1951	26	26	6,197	771,079	461,496	117,138	894,167	34,805	12,291
1952	30	30	6,451	903,133	543,901	61,841	1,030,043	39,006	12,326
Wisconsin: 1951	553	553	214,621	33,506,662	49,879,096	3,672,399	54,655,175	1,856,991	1,163,282
1952	577	577	230,429	44,498,386	63,953,523	3,661,942	68,822,659	2,209,565	1,521,896

Fiscal year ended June 30.

<sup>3</sup> Estimated.

<sup>4</sup> Fiscal year ended September 30.

# Old-Age and Survivors Insurance: Retirement Test Experience

by ROBERT J. MYERS\*

**T**HE old-age and survivors insurance program combines three types of protection for workers and their families—retirement protection for those between the ages of 65 and 75, annuities for those aged 75 or over, and survivor insurance, payable on the death of an insured worker at any age. The retirement test (or work clause) is applicable when the beneficiary is under age 75, both for retirement benefits and for survivor benefits. The test is that provision of the Social Security Act under which old-age and survivors insurance benefits are withheld from an otherwise eligible beneficiary if he (or the individual upon whose earnings benefits are based) performs substantial work in covered employment. This article considers the actual operating experience under the retirement test and gives a brief outline of its history.

## History

Under the original Social Security Act, monthly old-age benefits were not to be paid for any month in which the individual received covered wages from "regular employment." The latter term was never specifically defined in the law or in congressional reports or debates; nor was it defined by regulation because, before 1942—when monthly benefits were first scheduled to be payable—the 1939 amendments had introduced specific provisions as to the retirement test.

Under the 1939 act, a specific and objective test or definition of retirement was written into the statute. Earnings of \$14.99 a month or less were, in effect, treated as casual earnings that did not alter an individual's retirement status, while earnings of more than this amount meant that he was no longer retired. For administrative reasons, the test applied only to

earnings in covered employment and was on an "all-or-none" basis.

If earnings were even slightly more than \$14.99, the entire benefit for the month was lost. This loss occurred even though the benefit was greatly in excess of the amount by which earnings exceeded \$14.99 or, for that matter, even though it was more than the full amount earned.

In the 1950 amendments the amount of employee wages permitted under the retirement test was raised from \$14.99 to \$50.00 a month, in part to recognize the rise in wage levels and in part to permit benefit payment in more instances where part-time employment was present. As before, the test was on an all-or-none basis. For the self-employed, who had just been brought into coverage and for whom there is annual reporting of earnings, a "unit-reduction" procedure was adopted. Under this law, for an individual eligible for benefits for all months of a year (special consistent rules are applicable if the period of eligibility is less), benefits are not withheld if his covered self-employment income reported for the year is \$600 or less. If such income is more than \$600, however, 1 month's benefit is withheld for each \$50 (or remaining fraction thereof) of the amount above \$600.

The 1950 act provided that in no case can benefits be withheld for more months than the individual actually engages in covered self-employment by rendering substantial services.<sup>1</sup> In other words, if a large amount is earned, but the earnings are concen-

trated in only 1 month, then only 1 month's benefit is withheld. For persons having both wages and self-employment income, the retirement test is applied independently. For example, a person with self-employment income of \$600 and wages of exactly \$50 each month can nonetheless receive benefits for all 12 months of the year.

The 1950 act also provided that the retirement test is not applicable to persons aged 75 or over. In other words, such individuals can have any amount of covered self-employment income or wages and still receive full benefits every month. Assuming that relatively few persons will be in employment at such ages, it is estimated that this provision has relatively little effect on costs.

The 1951 amendments to the Railroad Retirement Act, in establishing a certain degree of coordination between the two systems, provided that, for purposes of the old-age and survivors insurance retirement test, railroad wages should be considered as covered earnings.

The 1952 amendments further increased the amount of covered earnings permitted under the retirement test, partly to reflect the rise in the earnings level since the outbreak of hostilities in Korea. The general basis is exactly the same as in the 1950 act. For wages, the maximum earnings permitted are \$75 a month. No benefits are withheld for the first \$900 of self-employment income; for each additional \$75 of earnings (or fraction thereof), 1 month's benefits are withheld.

The operation of the retirement test is based on the amount of wages for services rendered in a month and not, as for the reporting of wages for tax and wage-credit purposes, on the wages paid in the month (or quarter). Under present law, after \$3,600 in wages has been received from a particular employer in a given year, sub-

<sup>1</sup> According to the law, the Secretary of Health, Education, and Welfare "shall by regulations prescribe the methods and criteria for determining whether or not an individual has rendered substantial services." The report of the congressional committees who considered this legislation gave certain examples indicating the general nature of this concept.

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**Table 1.—Average initial retirement ages<sup>1</sup> of old-age beneficiaries, by sex and marital status**

Year of award	Average retirement age				
	Men				Women
	Total	Married		Non-married	
		Wife receiving benefits <sup>1</sup>	Wife not receiving benefits <sup>2</sup>		
1940...	68.2	69.9	67.1	68.6	67.6
1941...	69.2	70.8	67.1	69.8	68.3
1942...	69.0	70.6	67.6	69.7	68.2
1943...	69.2	70.8	67.7	69.9	68.1
1944...	69.5	71.0	67.9	70.2	68.2
1945...	69.5	70.9	68.1	70.2	68.5
1946...	69.6	71.0	68.2	70.2	68.7
1947...	69.2	70.7	68.0	69.9	68.6
1948...	68.7	70.5	67.8	69.6	68.5
1949...	68.5	70.3	67.6	69.2	68.3
1950...	68.7	70.6	67.7	69.2	68.0
1951...	69.3	71.4	67.9	69.9	68.3
1952...	68.6	(4)	(4)	(4)	68.2

<sup>1</sup> Age in year of award.

<sup>2</sup> Includes only cases where wife is aged 65 or over.

<sup>3</sup> Includes a relatively small number of cases for 1950 and 1951 where wife is in receipt of benefits but is under age 65.

<sup>4</sup> Not available.

sequent wages in that year are not counted for tax and wage-credit purposes, but such wages are considered in the retirement test.

### Average Ages of Retired Workers

Table 1 shows the average initial retirement ages, as represented by age at time of award, for insured workers awarded old-age benefits during the period 1940-52. The retired men are considered in three categories—married men where the wife is aged 65 or over and in receipt of wife's benefits; married men where the wife is under age 65<sup>2</sup> or, in relatively few instances, is aged 65 or over and is not receiving benefits; and non-married men.

For men, the average age at award was about 69 in the two prewar years, 1940 and 1941. During World War II there was a slight rise to about age 69½ as employment opportunities, combined with patriotism, kept many older persons at work. After the war the average age at award for men decreased to about 68½. As a result of the liberalized conditions in the 1950 amendments, a large number of per-

<sup>2</sup> Includes a relatively small number in receipt of wife's benefits because they have in their care a child eligible for child's benefits.

sons well beyond age 65, who had already ceased working, became eligible for old-age benefits. The presence of this group was reflected to some extent in the 1950 awards and to a greater extent in the 1951 awards, for which the average age at award increased significantly. For the 1952 awards, however, the average age was again about 68½. For women, the same general trend prevailed, with a wartime peak of about age 68½ and a slight decline thereafter to the 1950-52 level of age 68¼.

The same general trend prevailed for each of the three categories of men during the period considered. The average age at award for men whose wife aged 65 or over was also immediately eligible for benefits was about 1½-2 years higher than the average for all men. This difference is to be expected, because of the normal differential between ages of husbands and wives; men just above age 65 have, in relatively few instances, wives aged 65 and over, and conversely, married men well beyond age 65 have greater likelihood of having a wife aged 65 and over. Accordingly, married men whose wives were not immediately eligible (or were not yet aged 65) have an average age at award about 1 year to 1½ years lower than that for all men combined. Finally, the average age at award for non-married men tended to be about 6 months to 1 year higher than that for all men.

Data on awards to women classified by marital status were first available for 1951. The average age at award for married women was 67.4; for non-married women, it was 68.7.

The preceding discussion has been based on the ages of the beneficiaries at time of award because, in general, the data are available only on this basis. A more significant analysis of average initial retirement ages would be based on age in the year of initial entitlement; two factors—the lag in filing a claim<sup>3</sup> and the time necessary for administrative action in making the award—would thus be taken into

<sup>3</sup> Before the 1946 amendments, benefits were not payable for any month prior to the month of filing. The 1946 legislation permitted retroactive payments for 3 months before the month of filing. The 1950 amendments extended this period to 6 months.

account. A truly valid determination of the average retirement age would be based on this average initial retirement age, adjusted upward to allow for continuance at work or return to work of individuals who had been awarded benefits.

Consider the case of A. He was born in June 1885, and filed claim in December 1950, 6 months after attaining age 65. As a result of the necessary administrative time for adjudicating the claim, the award was made in February 1951 but with benefits payable retroactively through the earliest possible month of eligibility (June 1950). A would appear in the 1951 awards as being age 66, since that is the age he attained in that year. Thus, in determining average age at time of award, A would not be distinguishable from a similar person, B, who had continued working for a year or so beyond age 65 and whose claim was filed and awarded before the end of 1951. On the basis of age at initial entitlement—or in other words, age at initial retirement—A's age would be given as 65 and B's as 66. If A later returned to work for 2 years, his true effective retirement age would be 67.

Data based on year of entitlement are available for awards through 1951 but are not classified according to the individual's marital status. The average retirement ages determined on this basis are shown in table 2 and compared with the averages based on

**Table 2.—Average initial retirement ages of old-age beneficiaries, by year of award and year of entitlement and by sex**

Year	Average retirement age			
	Men		Women	
	Year of award <sup>1</sup>	Year of entitlement <sup>2</sup>	Year of award <sup>1</sup>	Year of entitlement <sup>2</sup>
1940.....	68.2	68.2	67.6	67.6
1941.....	69.2	69.2	68.3	68.2
1942.....	69.0	69.1	68.2	68.2
1943.....	69.2	69.2	68.1	68.1
1944.....	69.5	69.4	68.2	68.2
1945.....	69.5	69.4	68.5	68.5
1946.....	69.6	69.4	68.7	68.7
1947.....	69.2	68.9	68.6	68.4
1948.....	68.7	68.7	68.5	68.3
1949.....	68.5	68.5	68.3	68.1
1950.....	68.7	69.1	68.0	68.1
1951.....	69.3	68.0	68.3	67.2
1952.....	68.6	-----	68.2	-----

<sup>1</sup> Average for awards of given year.

<sup>2</sup> Average for entitlements of given year, represented in all awards before 1952.



**Table 3.—Percent of retired workers under old-age and survivors insurance who retired at age 65,<sup>1</sup> by year of entitlement<sup>2</sup> and by sex**

Year of entitlement	Men	Women
1940.....	17.9	21.9
1941.....	23.7	30.2
1942.....	24.1	31.1
1943.....	22.2	30.3
1944.....	18.5	27.9
1945.....	17.0	25.4
1946.....	17.3	23.1
1947.....	25.4	27.6
1948.....	28.9	30.6
1949.....	30.4	32.3
1950.....	22.8	23.9
1951.....	41.9	51.5

<sup>1</sup> Individuals who retired in the calendar year in which they attained age 65.

<sup>2</sup> Includes only data for entitlements represented in awards before 1952.

year of award. Through 1949, the more significant figures based on year of entitlement differ little from those based on year of award and are, as would be anticipated, slightly lower. For 1950, however, the averages based on year of entitlement are significantly higher, and for 1951 they are lower, than those based on year of award. The reason is that, under the 1950 amendments, many relatively older persons became newly eligible in September 1950, but the awards were, in many instances, made in 1951. An analysis of these data suggests that the true experience for 1951, and for 1952 as well, will show somewhat lower average retirement ages than any of the previous years.

A further indication of the effect on the computed average initial retirement age of using age at entitlement instead of age in year of award is obtained when the 1951 data are considered in more detail. Of the 1951 awards to men, 47 percent were made to individuals entitled in 1950 or earlier.<sup>4</sup> Accordingly, for this group the average initial retirement age based on age in year of award was overstated by 1 year so that the overstatement for all the 1951 awards combined was about 6 months. (Actually the average age at time of award was 69.26, while the average age at entitlement was 68.84.) A somewhat similar situation occurred with respect to women in the 1951 awards; the average age at time of award was 68.27, while the true average initial

retirement age—that is, the age at time of entitlement—was 67.81.

Table 3, which shows for each of the years 1940–51 the proportion of the retirements that occurred among persons who attained age 65 in that year, gives some indication of the number of retirements at or before age 65. For purposes of accurate analysis, these figures are determined on the basis of year of entitlement rather than year of award. As indicated previously, use of the latter basis would yield significantly lower proportions.

For men, about 23 percent of the awards in 1941–43 were to those aged 65. This proportion decreased during World War II to a low of 17 percent but since then has risen, reaching 30 percent in 1949. The drop in 1950 is the result of the 1950 amendments, under which a relatively large number of persons beyond age 65 who had already retired but were not “insured” became insured and filed for benefits. In 1951 there was a sharp rise to 42 percent, though this figure may be reduced somewhat when the data on 1951 entitlements in 1952 awards are available. Preliminary data indicate that the proportion will be somewhat lower for 1952 entitlements, though it will remain well above the 1948–49 level.

For women, the proportion of retirants at age 65 has been somewhat higher, being about 30 percent in

1941–43, decreasing to a low of 23 percent in 1946, and rising to 32 percent in 1949. In 1950 and later, the same general trends were shown for women as for men. The 1951 figure was in excess of 50 percent, although it is likely that it will be reduced when all the data are available. The 1952 proportion will probably be somewhat lower but still well above that of any of the earlier years.

### Retirants' Return to Work

Many individuals awarded benefits subsequently return to covered employment, and their benefits are then suspended. Accordingly, the data in the preceding analysis on average retirement ages underestimate the true effective average retirement age.

Table 4 shows, as a percent of all old-age beneficiaries, those who have filed a claim but whose benefits are suspended because of covered employment. The figures for those with suspended benefits are affected not only by changes in employment conditions but also by changes in administrative procedures and policies. Thus, during some periods, eligible individuals were encouraged to file even though still at work in order to “freeze” their benefit rights, since subsequent employment, if at a lower wage rate, might decrease the benefit eventually available. Under the provisions of present law, this incentive no longer exists to such an ex-

**Table 4.—Old-age beneficiaries<sup>1</sup> with benefits in current-payment status and in suspension because of employment, and fully insured individuals aged 65 and over**

End of year	Fully insured individuals aged 65 and over <sup>2</sup> (in thousands)	Old-age beneficiaries with—			
		Benefits in current-payment status		Benefits suspended because of employment	
		Number (in thousands)	Percent of fully insured	Number (in thousands)	Percent of all <sup>3</sup> old-age beneficiaries
1940.....	548	112	20.4	415	11.8
1941.....	680	200	29.4	30	13.0
1942.....	831	260	31.3	52	12.0
1943.....	1,016	306	30.1	72	19.0
1944.....	1,244	378	30.4	80	17.5
1945.....	1,460	518	35.3	91	17.6
1946.....	1,637	702	42.9	118	14.4
1947.....	1,813	875	48.3	156	15.1
1948.....	1,990	1,048	52.7	182	14.8
1949.....	2,164	1,286	59.4	194	13.1
1950.....	3,026	1,771	58.5	176	9.0
1951.....	3,439	2,278	66.3	227	9.1
1952.....	4,075	2,644	64.9	230	8.0

<sup>1</sup> Fully insured individuals aged 65 and over who have filed a claim and been awarded benefits.

<sup>2</sup> Number fully insured on Jan. 1 of following year.

<sup>3</sup> Excludes relatively small number (about 10,000

in 1952) with benefits suspended for reasons other than employment (payee not determined, etc.).

<sup>4</sup> Estimated.

terit because the benefit is computed both as of the time the beneficiary files claim and as of his attainment of age 65 (or if not then fully insured, at the first subsequent date when fully insured).

In the first few years of operation, benefits suspended because of employment represented about 12 percent of the total. They represented almost 20 percent during World War II; the proportion subsequently decreased and during the last 3 years has been approximately 9 percent of the total.

Currently the average age at time of initial entitlement is estimated to be about 68. What would be the effect and significance of the fact that about 9 percent of the benefits are suspended because of employment? For a stationary life-table population for a group aged 68 and over, if 91 percent were receiving benefits, the result is the same as though only all those aged 69 and over were receiving benefits. In other words, it may be said that if 9 percent of the claimants have returned to work, and if the average age at time of entitlement is 68, then the true effective retirement age is roughly 69.

### Eligibles Remaining at Work

Still another way of considering the effect of the retirement test is to study the proportion of workers fully insured and aged 65 or over who remain in covered employment and thus do not draw benefits. The same result can be achieved by considering the complementary figure—those with benefits in current-payment status as a proportion of all those aged 65 or over and fully insured.<sup>5</sup>

As indicated in table 4, at the end of 1940 only 20 percent of those eligible were actually drawing benefits. This proportion rose to about 30 percent at the end of 1941 and remained at this level during the war years. Thereafter, it rose steadily and was nearly 60 percent in 1949 and 1950, with a further rise to about 65 percent in 1951 and 1952. The increase in

<sup>5</sup> The relatively few individuals who, though not disqualified by reason of the retirement test, are not drawing benefits through failure to file claim can be ignored for purposes of this analysis.

Table 5.—Old-age beneficiaries<sup>1</sup> in current-payment status as percent of fully insured individuals, by age group and sex

End of year	Age of men				Age of women			
	Total	65-69	70-74	75 and over	Total	65-69	70-74	75 and over
1940	20	22	16	19	26	26	20	50
1941	28	29	25	36	38	37	33	67
1942	30	28	30	45	41	40	36	75
1943	29	24	32	47	40	36	45	67
1944	29	22	35	49	40	33	48	60
1945	34	25	42	62	42	32	54	64
1946	42	31	53	60	46	34	61	68
1947	48	34	59	67	51	38	66	70
1948	52	37	63	73	55	41	67	82
1949	59	44	69	81	61	46	72	91
1950	59	43	69	(*)	57	44	70	(*)
1951	65	49	74	(*)	71	61	83	(*)

<sup>1</sup> Fully insured individuals aged 65 and over who have filed a claim and been awarded benefits.

<sup>2</sup> Beginning September 1950, all insured individuals aged 75 and over may receive benefits on filing claim, regardless of the retirement test.

the two most recent years was largely due to the effect of the 1950 amendments, which liberalized the retirement-test provisions and tended to mature the system more rapidly by granting fully insured status to many individuals who had previously retired but were not fully insured under the earlier provisions because they had not had sufficient employment.

The proportion of those eligible who are actually drawing benefits varies considerably by age and sex (table 5). The proportion is naturally lower for those aged 65-69 because of their greater employment opportunities than for those aged 70-74.<sup>6</sup> Beyond age 75, the retirement test currently does not apply so that, if all eligibles filed claims, the proportion would be 100 percent, regardless of employment. Similarly, the proportions tend to be somewhat higher for women than for men because of differences in employment opportunities and because many of the women are widows or wives who have been out of the labor market for a number of years before attaining age 65.

Over the years, the proportions drawing benefits for each age-sex group have risen in the same manner

<sup>6</sup> In 1940 the reverse was true. Those then working beyond age 70 must have been in steady employment in 1939-40 in order to be insured, since employment after age 65 was not covered in 1937-38. Accordingly, a high proportion of this group continued in employment at the end of 1940. On the other hand, most of those aged 65-69 needed only 1½ years of covered employment in the 4 years 1937-40 and accordingly could have retired well before the end of 1940.

as has the proportion for all persons combined. For any particular group this is the result, at least in part, of the increasing proportion who retired from covered employment some years before they reached age 65 but had obtained sufficient wage credits to be fully and permanently insured. For the entire group there is still another factor—the changing (and maturing) age distribution. If, for each age-sex group, the proportion retired had remained constant over the years at, say, the 1951 figures, and these figures were applied to the distribution as it was at the end of 1940, the resulting aggregate proportion drawing benefits would have been 59.7 percent. The actual 1951 proportion of 66.3 percent thus represents a relative increase of 11 percent—the result solely of the older age distribution.

In the future it is likely that the proportion of those eligible who will actually be receiving benefits will rise from the current level of about 65 percent. Five years from now, it is estimated that it will reach about 70-80 percent.<sup>7</sup> In the long-range future, the proportion will rise even higher as the system matures, for the same general reasons that it has risen in the past. For one thing, many fully insured individuals reaching age 65 will have been out of the labor market for some time and accordingly will immediately begin drawing benefits. Such individuals reaching age 65 currently are gen-

<sup>7</sup> Thirteenth Annual Report of the Board of Trustees of the Federal Old-Age and Survivors Insurance Trust Fund (S. Doc. No. 48, 83d Cong., 1st sess.), table 8.



erally not insured. Specifically, this is the case for a large proportion of women who may have employment in their youth but subsequently withdraw completely from the labor market to take up household duties. Still another important factor is the gradual aging of the beneficiary population so that a greater proportion are in the age group 70 and over, where the proportion actually receiving benefits is higher than for those aged 65-69. Accordingly, the ultimate proportion drawing benefits of those eligible may well be between 80 percent and 85 percent.

### Cost Aspects

As indicated by table 4, at the end of 1952 there were 4.08 million individuals aged 65 or over eligible for old-age benefits, but only 2.64 million with benefits in current-payment status. Accordingly, 1.44 million persons were still at work in covered employment and, but for the retirement test, would have been drawing benefits. To put it another way, if all persons in

covered employment retired at age 65, there would be an additional 1.44 million individuals receiving old-age benefits. These individuals have about 400,000 dependents (principally wives aged 65 and over) who would also receive benefits currently if the retirement test were eliminated. In addition, if there were no such provision affecting survivor beneficiaries, a further and substantial number of persons would be currently receiving benefits—primarily young widowed mothers who are employed. (Under present law their children nonetheless receive monthly benefit payments.)

If all insured individuals retired at age 65 and if younger survivor beneficiaries did not engage in covered employment (or if there were no retirement test), the total number of beneficiaries currently on the roll would increase by more than 2 million and the total annual benefit disbursements by \$1.4-1.5 billion. This increase represents a relative rise in current cost of almost 50 percent; in relation to taxable payroll the in-

crease is somewhat more than 1 percent of such payroll.

### General Conclusions

The average retirement age of insured workers (adjusted for post-retirement returns to employment and for payment of benefits before the date of award) is currently about 69 for men and somewhat over 68 for women. Before 1951 these averages were about 1 year higher. There is clear evidence that individuals generally neither are forced to nor desire to retire at age 65 but rather continue, to a considerable extent, in employment beyond age 65. This is a desirable situation from a gerontological viewpoint as well as from the national economic standpoint of achieving and maintaining the highest possible level of production.

Further, it is evident that if the average retirement age decreases toward the minimum of 65, or if there were no retirement test, materially increased old-age and survivor insurance benefit costs would be involved.



# Notes and Brief Reports

## Joint and Survivor Annuities for Uniformed Services

The Uniformed Services Contingency Option Act of 1953 (Public Law No. 239, Eighty-third Congress, 1st session) was approved by President Eisenhower on August 8. Under this act, personnel of the uniformed services may, by electing a reduced amount of retirement pay during their lifetime, provide benefits for their surviving widow and children.

The law applies to all officers and enlisted personnel in the Federal uniformed services—the Army, the Navy, the Air Force, the Marine Corps, the Coast Guard, the Coast and Geodetic Survey, and the Public Health Service.

A variety of options—both as to amount and beneficiaries selected—is available. The law permits the member to elect to have his retirement pay reduced so that the survivor annuity may equal  $\frac{1}{2}$ ,  $\frac{3}{4}$ , or  $\frac{1}{3}$  of such reduced amount and also permits him to decide how his retirement pay is to be divided. He may, under option 1, elect to protect his wife, who will, on his death, receive an annuity until she remarries or dies. He may elect to protect his children (option 2), who will be paid the annuity until all of them reach age 18, or marry, or die.<sup>1</sup> Under option 3, the member would protect his family—wife and children—and the annuity would be payable as long as there is an eligible person in the family. Under these three options the reduction in retirement pay continues for the life of the retired member.

Three other options are also open to the members. Annuities under options 4, 5, and 6 are payable under the same terms and conditions as in options 1, 2, and 3, with the additional provision that no further deductions are to be made from the member's retirement pay after there is no longer a beneficiary eligible to receive, on the death of the member, a survivor annuity.

The member may elect any one option or a combination of options 1 and

2 or of 4 and 5. Options 1 and 2, when combined, produce a different result from that under option 3. Similarly, the result produced by a combination of options 4 and 5 differs from that produced by 6. Under the combination of options 1 and 2, the total survivor annuity payments are less when the widow is no longer eligible, since payments then are made only on the portion paid under option 2; the total payments are also reduced when no child is eligible, since payments then are being made only under option 1. On the other hand, under option 3, the same amount is payable as long as there is any survivor eligible to receive an annuity.

The amount of the reduction in retirement pay to provide for these benefits is to be determined by the actuarial equivalent method—that is, the deductions made from the retired pay of the individual will be enough, on the average, to meet the cost of the benefits accruing to his survivor. The congressional intent, therefore, is that no additional cost to the Government should be involved in the aggregate, although there may be a different incidence of cost. No separate funds or accounts will be established for these survivor benefits, but rather the appropriations requested to meet the cost of pensions will reflect the effects of this law. Such appropriations will be lower by the amount of the reductions made in the retirement pay of those electing an option and will be higher by the amount of the survivor annuities payable.

The new law establishes a Board of Actuaries, which will select the appropriate mortality and remarriage tables to be used. This Board consists of the Government Actuary in the Treasury Department, the Chief Actuary of the Social Security Administration, and an actuary to be appointed by the President from the membership of the Society of Actuaries. In addition to selecting the appropriate actuarial tables, the Board of Actuaries will advise in the administration of the program. Each uniformed service will administer the provisions, using the reduction rates developed by the Board of Actuaries.

The amount of the reduction in the member's retirement pay varies with the proportion that the survivor annuity is of the retirement pay and with the age of the wife and children. In addition, the amount of the reduction depends on whether the annuity is to be paid as long as either wife and children are eligible and whether the full amount of the retirement pay is to be restored when there is no longer an eligible beneficiary.

Specific reduction factors have been developed by the Board of Actuaries. Different factors have been prescribed for disabled and nondisabled retirants, with a further differentiation between the nondisabled retirants now on the rolls and those coming on the rolls in the future who must make an advance election.

Consider the operation of these provisions for a "typical" case of an individual, aged 55, who is a future nondisabled retirant and who has a wife aged 50 and a child aged 10 for whom he has elected a survivor annuity of  $\frac{1}{2}$  the reduced retired pay. Under option 1 the reduction would be about 14.0 percent; in other words, the man would receive 86 percent of his full retired pay, and the surviving widow would get 43 percent. Under option 4—the "restoration" option—the reduction would be 15.2 percent, or only slightly larger. Option 3, providing for both the widow and child, would effect a reduction amounting to only about 0.03 percent more than that under option 1. Under option 2, providing only for the child, the reduction would be only 1.1 percent. If the member chooses survivor annuities of  $\frac{3}{4}$  or  $\frac{1}{3}$ , the reduction would be correspondingly less. If, for example, he selects option 1, with a survivor annuity of  $\frac{3}{4}$ , his retirement pay would be reduced about 4 percent, so that he would receive about 96 percent of his full retirement pay, and his widow would get about 12 percent. For disabled retirants the reductions are somewhat greater than for nondisabled retirants. For those nondisabled retirants now on the rolls or coming on the rolls before May 1954, the reductions fall between those for the other two categories. Thus, if the typical case described above were a disabled retirant, under option 1 the reduction would be 21.1 percent; if he

<sup>1</sup>An annuity is payable beyond age 18 to a mentally defective or physically handicapped child who has been continuously in that condition since age 18.

were a nondisabled retirant currently on the rolls the reduction would be 18.6 percent.

The election must be made before the individual completes 18 years of service and is effective only if there is one or more of the designated types of beneficiaries living on the date of his subsequent retirement. Thus, an unmarried individual upon attainment of 18 years of service could elect option 1, but this election would have no effect if he was not married when he retired. Similarly, the retirement pay for a man with a wife and children who elected option 3, but whose children at

the time of his retirement were all over age 18, would then in effect be under option 1. Members retired for physical disability before they have had 18 years of service may make the election at the time of retirement. Those in active service for more than 18 years and those already retired must make their election within 180 days of the effective date of the bill (November 1, 1953). An election once made may be modified or revoked before retirement, but the action is effective only if the member does not retire within the next 5 years after the modification or revocation has been

requested. A revocation, once made, is final after the expiration of the 5-year period.

The advance-election provisions are designed to avoid the adverse selection that would occur if all individuals were permitted to make the election at the time of retirement. The usual practice with this type of benefit is to require election before the individual reaches a certain age, such as 60. A procedure of this kind is not practical here because retirement from the uniformed services is influenced more by length of service than by attainment of a fixed minimum age, such as 65.

## RECENT PUBLICATIONS

(Continued from page 2)

CURTIS, CARL T. "Some Problems in Social Security." *American Economic Security* (Chamber of Commerce of the U.S.A.), Washington, Vol. 10, May-July 1953, pp. 28-36. 25 cents.

An address by the chairman of the House Ways and Means Subcommittee on Social Security, before the National Conference of Social Work.

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# Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940-53  
[In thousands; data corrected to Oct. 2, 1953]

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs					
		Monthly retirement and disability benefits <sup>1</sup>				Survivor benefits				Temporary disability benefits <sup>2</sup>		State laws <sup>10</sup>	Veterans' legisla- tion <sup>11</sup>	Rail- road Unem- ploy- ment Insurance Act <sup>12</sup>			
		Social Security Act	Rail- road Retirement Act	Civil Service Com- mission <sup>3</sup>	Veter- ans Ad- minis- tration <sup>4</sup>	Monthly				Lump-sum <sup>7</sup>							
						Social Security Act <sup>5</sup>	Rail- road Retirement Act <sup>6</sup>	Civil Service Com- mission <sup>8</sup>	Veter- ans Ad- minis- tration <sup>9</sup>	Social Security Act	Other <sup>9</sup>						
Number of beneficiaries																	
1952																	
August		<sup>13</sup> 3,184.5	354.7	178.3	2,429.3	<sup>14</sup> 1,495.4	151.1	41.3	1,047.2	31.9	11.2	30.7	33.1	979.9		0.2	72.8
September		3,275.4	353.1	179.3	2,435.5	1,511.9	150.5	42.3	1,050.4	32.7	10.9	30.4	36.9	930.8		.1	87.9
October		3,345.9	354.5	179.6	2,446.8	1,534.4	152.2	43.8	1,067.0	39.7	11.7	30.4	36.9	930.0		.1	88.1
November		3,393.2	357.3	182.8	2,453.2	1,549.2	151.8	42.8	1,060.1	32.4	10.3	29.7	33.9	935.9		10.2	30.4
December		3,455.8	358.0	181.9	2,460.5	1,569.8	152.9	43.6	1,063.4	40.9	10.1	31.7	39.7	972.5		19.0	41.1
1953																	
January		2,518.1	359.7	183.7	2,466.2	1,590.3	153.0	45.7	1,071.4	41.4	11.6	31.4	40.2	952.5		31.0	58.7
February		3,597.8	361.3	184.6	2,470.2	1,606.4	153.8	46.6	1,074.7	37.0	11.1	32.0	34.3	956.3		38.4	60.9
March		3,680.7	362.0	185.7	2,476.1	1,624.4	154.8	47.5	1,077.6	44.3	13.5	36.7	33.9	929.9		41.8	67.4
April		3,754.0	365.4	186.5	2,486.5	1,647.1	155.6	48.4	1,083.2	47.7	14.7	35.0	31.3	840.4		36.7	45.1
May		3,822.7	368.1	187.5	2,496.5	1,664.0	156.3	49.4	1,086.4	47.0	12.9	33.6	27.3	772.1		31.3	27.1
June		3,887.3	370.5	189.0	2,505.8	1,686.3	157.1	50.9	1,089.3	46.9	12.4	34.9	29.8	734.1		29.2	22.9
July		3,937.8	372.0	190.4	2,516.0	1,699.8	158.1	51.1	1,090.9	46.0	12.4	<sup>15</sup> 34.2	28.1	675.0		30.1	21.7
August		3,992.1	374.5	192.4	2,523.3	1,712.5	158.4	51.8	1,092.1	41.1	11.5	<sup>15</sup> 35.1	33.4	678.7		32.3	23.4
Amount of benefits <sup>14</sup>																	
1940	\$1,188,702	\$21,074	\$114,166	\$62,019	\$317,851	\$7,784	\$1,448		\$108,096	\$11,736	\$12,267			\$518,700			\$15,961
1941	1,065,488	55,141	119,912	64,933	320,561	25,454	1,559		111,799	13,328	13,943			344,321			14,827
1942	1,130,721	80,305	122,806	68,115	325,265	41,702	1,603		111,193	15,038	14,342			344,084			6,386
1943	921,465	97,257	125,795	72,961	331,350	57,763	1,704		116,133	17,830	17,255	\$2,857		79,643			917
1944	1,118,798	119,009	129,707	77,193	456,279	76,942	1,765		144,302	22,146	19,238	5,035		62,385	\$4,215		2,511
1945	2,065,566	157,391	137,140	83,874	607,830	104,231	1,772		254,238	26,135	23,431	4,660		445,866	125,630		30,811
1946	5,149,761	230,285	140,188	94,585	1,268,984	130,139	1,817		333,640	27,267	30,610	4,761		1,094,850	1,743,718		2,355
1947	4,700,827	299,830	177,053	106,876	1,676,029	153,109	1,923		382,515	29,517	33,115	26,024	\$11,368	776,165	970,542		30,401
1948	4,510,041	366,587	208,642	132,852	1,711,182	176,736	3,011	\$918	413,912	32,315	32,140	35,572	30,843	793,265	510,167		28,589
1949	5,694,060	454,483	240,893	158,973	1,692,215	201,369	3,257	4,317	477,406	33,158	31,771	50,066	30,103	1,737,279	430,194		103,606
1950	5,375,811	718,473	254,240	175,787	1,732,208	290,672	43,884	8,409	491,579	32,740	33,578	89,259	28,099	1,373,426	34,653		6,873
1951	5,708,384	1,361,046	298,733	196,529	1,647,938	523,485	49,527	14,014	519,398	57,337	33,556	147,862	26,297	840,411	2,234		20,217
1952	6,548,745	1,613,364	361,200	225,120	1,722,225	615,605	74,085	19,986	572,983	63,298	37,251	165,340	34,689	998,267	3,539		41,765
1953																	
August	536,211	<sup>15</sup> 119,613	28,807	18,218	148,319	<sup>16</sup> 46,401	5,765	1,627	49,929	4,703	2,814	3,160	3,690	95,389		14	7,765
September	531,121	141,202	28,600	20,859	149,479	52,522	5,765	1,928	49,106	4,915	3,441	3,311	4,184	62,094		9	3,769
October	534,455	144,904	28,684	21,084	151,778	53,391	5,837	1,971	52,262	6,185	3,305	3,461	4,302	54,227		6	2,057
November	523,997	147,316	28,954	21,068	149,984	53,918	6,217	1,988	47,924	5,219	3,023	2,962	3,539	47,730	985	2,075	8,730
December	560,074	150,481	28,961	21,264	151,156	54,698	6,277	2,048	52,163	6,737	2,806	3,662	4,523	69,061	2,107	4,138	9,138
1953																	
January	589,807	153,791	29,058	21,350	150,657	55,502	6,284	2,081	49,738	6,876	3,173	3,477	4,343	94,360	3,274	4,566	9,546
February	589,555	158,240	29,176	21,525	150,457	56,196	6,332	2,113	53,600	6,250	2,991	3,217	3,474	86,827	3,671	4,548	9,448
March	604,143	162,638	29,271	21,817	152,449	56,948	6,389	2,148	50,841	7,444	3,732	4,079	3,804	92,308	4,407	4,075	9,799
April	599,716	166,406	29,551	21,796	152,864	57,868	6,433	2,210	51,719	7,908	4,484	3,900	3,308	82,990	3,889	4,438	9,438
May	600,688	170,028	29,753	22,006	153,248	58,606	6,488	2,229	51,867	8,028	4,004	3,588	2,876	72,144	3,142	4,265	9,425
June	593,838	173,457	29,959	22,218	153,220	59,542	6,552	2,264	50,665	8,018	3,711	3,919	3,138	72,033	3,093	2,904	9,043
July	597,756	176,244	30,085	22,415	154,676	60,116	6,606	2,292	52,335	7,897	3,584	4,023	3,077	69,175	3,322	2,904	9,043
August	593,605	179,230	30,290	22,747	153,502	60,690	6,630	2,333	49,751	7,135	3,399	<sup>13</sup> 3,794	4,050	64,579	3,234	2,904	9,043

<sup>1</sup> Under the Social Security Act, retirement benefits—old-age, wife's, and husband's benefits, and benefits to children of old-age beneficiaries—partly estimated. Under the other 3 systems, benefits for age and disability, beginning December 1951, spouse's annuities under the Railroad Retirement Act.

<sup>2</sup> Data for civil-service retirement and disability fund; excludes noncontributory payments made under the Panama Canal Construction Annuity Act. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections.

<sup>3</sup> Pensions and compensation, and subsistence payments to disabled veterans undergoing training.

<sup>4</sup> Mother's, widow's, widower's, parent's, and child's benefits; partly estimated.

<sup>5</sup> Annuities to widows under joint and survivor elections and, beginning February 1947, survivor benefits—widow's, widower's (first paid December 1951), widow's current, parent's, and child's benefits.

<sup>6</sup> Payments to widows, parents, and children of deceased veterans.

<sup>7</sup> Number of decedents on whose account lump-sum payments were made.

<sup>8</sup> Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs.

<sup>9</sup> First payable in Rhode Island, April 1943; in California, December 1946; in New Jersey, January 1949; in New York, July 1950 (monthly data not available); and under the railroad program, July 1947. Excludes hospital benefits in

California; also excludes private plans in California and New Jersey except for calendar-year totals.

<sup>10</sup> Represents average weekly number of beneficiaries.

<sup>11</sup> Represents average number of beneficiaries in a 14-day registration period.

<sup>12</sup> Beginning September 1944, under the Servicemen's Readjustment Act, readjustment allowances to unemployed and self-employed veterans of World War II. Beginning November 1952, under the Veterans' Readjustment Assistance Act, unemployment compensation benefits to veterans with military service since June 1950; data for October 1952 (first payable Oct. 15) roughly estimated—\$76,875 paid to 2,524 veterans. Number represents average weekly claims paid.

<sup>13</sup> Partly estimated.

<sup>14</sup> Payments: amounts certified, under the Social Security and Railroad Retirement Acts (except monthly data for monthly benefits, which represent benefits in current-payment status) and under the Railroad Unemployment Insurance Act; disbursements, for Veterans Administration programs except the readjustment allowance program; checks issued, under the State unemployment insurance and temporary disability laws, the Servicemen's Readjustment Act, and the Veterans' Readjustment Assistance Act; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Adjusted on annual basis except for civil-service data and payments under the Railroad Unemployment Insurance Act, which are adjusted monthly.

Source: Based on reports of administrative agencies.

**Table 2.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1951-53**  
[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions <sup>1</sup>	Federal civil-service contributions <sup>2</sup>	Taxes on carriers and their employees	State unemployment contributions <sup>3</sup>	Federal unemployment taxes <sup>4</sup>	Railroad unemployment insurance contributions <sup>5</sup>
<b>Fiscal year:</b>						
1951-52.....	\$3,594,248	\$722,850	\$734,990	\$1,431,997	\$258,945	\$25,734
1952-53.....	4,096,602	744,646	626,050	1,367,806	275,825	25,066
<b>2 months ended:</b>						
August 1951.....	600,783	59,398	66,643	432,157	16,322	574
August 1952.....	622,249	395,876	105,632	383,004	22,029	223
August 1953.....	743,659	107,765	107,891	382,990	16,926	2,165
<b>1952</b>						
August.....	438,539	33,338	89,162	242,286	16,772	214
September.....	238,153	35,447	54,349	9,312	121	6,057
October.....	206,991	33,978	13,898	113,675	3,216	33
November.....	538,335	33,548	88,471	199,304	15,147	237
December.....	272,815	37,834	52,909	8,571	1,389	6,033
<b>1953</b>						
January.....	118,136	43,098	14,173	77,047	15,080	70
February.....	491,734	25,407	80,381	170,926	181,750	534
March.....	428,978	35,297	51,761	8,367	14,024	5,837
April.....	233,630	34,782	12,599	150,230	1,713	39
May.....	524,532	33,082	89,581	240,818	19,578	813
June.....	421,048	36,296	53,297	6,553	1,178	5,189
July.....	213,774	37,474	14,608	160,096	3,946	103
August.....	529,884	70,290	93,283	222,900	12,979	2,063

<sup>1</sup> Represents contributions of employees and employers in employments covered by old-age and survivors insurance (beginning December 1952 adjusted for employee-tax refunds); from May 1951, includes deposits made in the trust fund by States under voluntary coverage agreements; beginning January 1951, on an estimated basis.

<sup>2</sup> Represents employee and Government contributions to the civil-service retirement and disability fund; Government contributions are made in 1 month for the entire fiscal year.

<sup>3</sup> Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 2 States, contributions from employees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies; corrected to Sept. 22, 1953.

<sup>4</sup> Represents taxes paid by employers under the Federal Unemployment Tax Act.

<sup>5</sup> Beginning 1947, also covers temporary disability insurance.

<sup>6</sup> Includes contributions from the Federal Government.

Source: *Daily Statement of the U. S. Treasury*, unless otherwise noted.

Table 3.—Status of the old-age and survivors insurance trust fund, by specified period, 1937-53<sup>1</sup>  
(In thousands)

Period	Receipts		Expenditures		Assets			
	Net contribution income and transfers <sup>2</sup>	Interest received	Benefit payments	Administrative expenses <sup>3</sup>	Net total of U. S. Government securities acquired <sup>4</sup>	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937-August 1953.....	\$26,702,151	\$2,524,825	\$9,992,737	\$647,601	\$17,967,693	\$308,292	\$310,652	\$18,586,636
Fiscal year:								
1951-52.....	3,597,982	333,514	1,982,377	84,649	1,950,252	214,883	112,102	16,600,036
1952-53.....	4,096,602	386,640	2,627,492	89,429	1,544,542	286,878	261,885	18,366,336
2 months ended:								
August 1951.....	690,783		339,431	15,066	350,000	178,578	220,475	15,071,842
August 1952.....	622,249		332,378	16,277	101,000	259,140	240,440	16,873,621
August 1953.....	743,650		509,223	14,154	150,100	308,292	310,652	18,586,636
1952								
August.....	438,539		162,849	6,577	101,000	259,140	240,440	16,873,621
September.....	238,153	10,871	200,911	6,795	73,818	278,465	188,614	16,914,446
October.....	206,991	14,818	213,943	6,915	70,341	266,627	131,061	16,915,660
November.....	538,335		213,268	6,638	137,000	262,682	316,436	17,234,377
December.....	272,816	163,479	219,671	9,231	305,167	280,773	200,568	17,441,719
1953								
January.....	118,136		223,164	6,893	12,000	282,618	74,802	17,326,797
February.....	491,734		229,508	7,024	31,000	281,993	299,630	17,585,626
March.....	428,978	10,871	240,060	7,186	141,018	286,227	346,972	17,777,604
April.....	233,630	14,818	248,997	6,813	179,641	308,440	137,755	17,770,230
May.....	524,532		249,938	6,965	137,183	288,222	288,420	18,037,601
June.....	421,048	171,784	255,645	8,692	356,374	286,878	261,885	18,366,336
July.....	213,774		254,509	6,787	86,700	295,022	119,519	18,318,584
August.....	529,884		254,714	7,367	63,400	308,292	310,652	18,586,636

<sup>1</sup> Does not reflect indirect effects of the financial interchange provisions of the Railroad Retirement Act, as amended in 1951, under which the position of the old-age and survivors trust fund after June 30, 1952, is to be the same as if railroad employment had always been covered under old-age and survivors insurance; no transfer of funds has as yet been made. Includes the taxes on self-employed persons for 1951 and adjustments of withheld employment taxes.

<sup>2</sup> For July 1940 to December 1950 equals taxes collected under the Federal Insurance Contributions Act. Beginning January 1951, amounts appropriated in accordance with sec. 201(a) of the Social Security Act as amended in 1950; from May 1951, includes deposits by States under voluntary coverage agreements. Beginning December 1952 includes adjustments for reimbursement to the general treasury of refunds of employee taxes in accordance with sec. 1401(d) of the

Internal Revenue Code (see footnote 5). For 1947-51 includes amounts appropriated to meet costs of benefits payable to veterans' survivors under the Social Security Act Amendments of 1946.

<sup>3</sup> Represents net expenditures for administration. Beginning November 1951, adjusted for reimbursements to trust fund of small amounts for sales of supplies and services.

<sup>4</sup> Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase.

<sup>5</sup> Includes deduction of \$33 million to adjust for estimated amount of 1951 taxes subject to refund on wages in excess of \$3,600 paid to employees who worked for more than 1 employer during the calendar year.

Source: Daily Statement of the U. S. Treasury.

Table 4.—Status of the unemployment trust fund, by specified period, 1936-53  
(In thousands)

Period	Total assets at end of period	Net total of U. S. Government securities acquired <sup>1</sup>	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account <sup>4</sup>			
				Deposits	Interest credited	Withdrawals <sup>2</sup>	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period <sup>3</sup>
Cumulative, January 1936-August 1953.....	\$9,500,297	\$9,479,042	\$21,255	\$18,198,824	\$1,084,795	\$11,073,015	\$8,810,605	\$933,367	\$171,078	\$603,974	\$689,660
Fiscal year:											
1951-52.....	8,673,936	582,885	26,855	1,438,987	167,441	1,000,278	7,919,742	15,442	17,054	48,312	754,191
1952-53.....	9,257,893	589,961	20,850	1,371,105	184,242	912,551	8,562,537	15,042	18,526	97,272	695,331
2 months ended:											
August 1951.....	8,367,086	271,000	31,889	428,507	17	139,275	7,602,841	345	2	6,113	764,245
August 1952.....	8,849,394	179,000	23,313	378,379	31	188,698	8,109,453	135	3	19,257	759,941
August 1953.....	9,500,297	242,000	21,255	380,404	23	132,360	8,810,605	1,299	2	11,208	689,660
1952											
August.....	8,849,394	214,000	23,313	328,047		103,922	8,109,453	129		12,022	729,941
September.....	8,796,972	-40,006	10,895	15,122	249	63,485	8,061,340	3,634	25	7,969	735,622
October.....	8,781,237	-7,967	13,127	39,426	7,629	45,985	8,062,410	20	770	7,595	728,827
November.....	9,004,765	211,000	15,656	262,765		42,825	8,282,350	142		6,554	722,415
December.....	9,089,207	33,980	16,118	17,587	82,106	68,955	8,313,088	3,620	8,290	8,205	726,120
1953											
January.....	8,967,626	-85,000	29,537	27,981	67	89,120	8,252,016	42	7	10,559	715,610
February.....	9,086,440	121,060	27,351	212,930		85,640	8,379,306	321		8,797	707,134
March.....	8,998,024	-85,029	23,963	17,852	423	100,540	8,297,042	3,502	43	9,667	700,562
April.....	8,973,331	-13,000	12,271	56,823	9,543	84,215	8,279,193	23	956	7,823	694,136
May.....	9,230,141	253,000	16,081	331,591	359	69,891	8,541,251	488	36	5,772	688,800
June.....	9,257,893	22,982	20,850	10,649	83,834	73,197	8,562,537	3,114	8,397	5,045	695,331
July.....	9,247,751	-3,000	13,709	60,428	23	69,930	8,553,059	61	2	4,971	694,660
August.....	9,500,297	245,000	21,255	319,975		62,430	8,810,605	1,238		6,237	689,660

<sup>1</sup> Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

<sup>2</sup> Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

<sup>3</sup> Includes withdrawals of \$79,169,000 for disability insurance benefits.

<sup>4</sup> Beginning July 1947, includes temporary disability program.

<sup>5</sup> Includes transfers to the account from railroad unemployment insurance administration fund amounting to \$85,290,000 and transfers of \$12,338,000 out of the account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1943.

Source: Daily Statement of the U. S. Treasury.



**Table 5.—Old-age and survivors insurance: Monthly benefits in current-payment status<sup>1</sup> at the end of the month by type of benefit and by month, August 1952–August 1953, and monthly benefits awarded, August 1953**  
 [Amounts in thousands; data corrected to Sept. 24, 1953]

Item	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
<b>Monthly benefits in current-payment status at end of month:</b>														
<b>1952</b>														
August <sup>1</sup> .....	4,679,986	\$166,015.0	2,431,796	\$103,000.3	683,708	\$15,698.9	897,880	\$23,983.7	430,105	\$15,452.4	215,650	\$7,117.6	20,850	\$762.1
September.....	4,787,213	183,725.0	2,503,816	122,167.7	700,654	18,024.0	906,580	26,938.0	436,227	17,733.9	218,945	7,995.8	20,991	865.5
October.....	4,880,239	198,295.1	2,557,399	125,943.9	718,885	18,509.5	920,307	27,460.3	442,796	18,003.1	222,681	8,104.5	21,181	873.8
November.....	4,942,409	201,284.4	2,594,371	127,438.9	725,389	18,903.4	927,258	27,738.9	448,053	18,218.1	226,042	8,156.2	21,296	878.9
December.....	5,025,549	205,179.0	2,643,933	130,217.4	737,859	19,178.4	938,751	28,141.3	454,563	18,482.2	228,984	8,272.7	21,460	887.0
<b>1953</b>														
January.....	5,108,422	209,293.8	2,691,729	133,086.5	750,436	19,581.4	950,134	28,564.3	461,884	18,785.7	232,627	8,382.3	21,612	893.7
February.....	5,204,176	214,435.9	2,753,071	136,928.1	767,100	20,147.2	959,552	29,925.6	468,130	19,045.8	234,596	8,487.1	21,777	900.1
March.....	5,305,159	219,585.5	2,817,018	140,725.0	784,747	20,712.3	969,445	29,300.1	475,504	19,349.6	236,613	8,598.5	21,932	904.9
April.....	5,401,081	224,274.0	2,873,082	143,972.6	800,520	21,204.3	982,296	29,768.6	483,422	19,679.8	239,717	8,741.8	22,044	914.9
May.....	5,486,643	228,634.4	2,928,906	147,138.7	813,278	21,620.5	992,330	30,134.0	490,149	19,963.0	241,725	8,852.3	22,255	925.9
June.....	5,573,594	232,998.6	2,977,476	150,124.2	826,599	22,050.3	1,003,281	30,540.7	498,987	20,332.4	244,809	9,014.9	22,462	936.2
July.....	5,637,603	236,359.9	3,017,541	152,570.1	836,219	22,376.7	1,008,141	30,696.0	506,390	20,643.6	246,684	9,128.3	22,628	944.8
August.....	5,704,558	239,920.5	3,060,592	155,193.8	846,832	22,730.5	1,013,051	30,886.5	513,291	20,938.8	247,975	9,217.5	22,817	953.4
<b>Monthly benefits awarded in August 1953.....</b>	<b>114,059</b>	<b>5,361.2</b>	<b>62,503</b>	<b>3,582.0</b>	<b>19,354</b>	<b>572.1</b>	<b>16,878</b>	<b>542.7</b>	<b>9,110</b>	<b>382.5</b>	<b>5,886</b>	<b>267.1</b>	<b>328</b>	<b>14.7</b>

<sup>1</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

<sup>2</sup> Partly estimated.

**Table 6.—Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, August 1953**  
[Corrected to Sept. 21, 1953]

Region and State	Nonfarm place- ments	Initial claims <sup>1</sup>		Weeks of unemploy- ment covered by continued claims		Compensated unemployment					Average weekly insured unemploy- ment under State program <sup>2</sup>
						All types of unemployment <sup>3</sup>			Total unemployment		
		Total	Women	Total	Women	Weeks compen- sated	Benefits paid <sup>4</sup>	Average weekly number of benefi- ciaries	Weeks compen- sated	Average weekly payment	
<b>Total.....</b>	571,739	795,045	300,635	3,494,151	1,556,968	2,850,725	\$64,579,137	678,744	2,627,438	\$23.42	<sup>5</sup> 814,167
<b>Region I:</b>											
Connecticut.....	9,101	14,127	6,716	45,492	25,580	24,637	547,648	5,866	22,883	23.03	11,146
Maine.....	3,072	5,377	2,750	22,313	13,643	17,375	308,838	4,137	14,846	16.73	4,887
Massachusetts.....	17,160	32,824	16,825	132,235	68,144	112,923	2,567,745	26,886	101,888	24.01	31,380
New Hampshire.....	2,028	4,412	2,348	23,212	14,214	18,968	367,401	4,516	16,246	20.81	5,451
Rhode Island.....	2,020	11,105	5,872	45,907	25,544	37,844	835,516	9,010	34,496	22.98	10,012
Vermont.....	1,171	1,014	534	4,460	2,433	3,763	74,183	896	3,191	21.43	1,098
<b>Region II:</b>											
New Jersey.....	13,792	41,109	19,974	169,721	92,629	168,699	4,587,521	40,166	153,777	27.92	26,062
New York.....	67,909	147,680	65,900	568,336	247,800	486,574	12,404,430	115,851	444,559	26.65	182,232
Puerto Rico.....	2,081	28	1	169	8						April..
Virgin Islands.....	105	1	0	4	0						May..
<b>Region III-IV:</b>											
Delaware.....	953	719	326	3,487	1,647	2,988	54,596	711	2,818	18.61	838
Dist. of Col.....	3,323	1,859	700	9,941	4,770	8,177	149,279	1,947	8,062	18.28	2,329
Maryland.....	9,426	11,045	4,400	42,365	18,393	38,220	882,892	9,100	35,111	23.85	9,602
North Carolina.....	17,140	18,748	10,833	94,873	57,384	88,031	1,423,937	20,960	81,258	16.73	26,465
Pennsylvania.....	22,727	83,874	26,346	360,730	136,943	304,280	7,381,434	72,448	280,893	24.99	85,701
Virginia.....	8,979	6,015	2,168	45,613	23,530	42,697	773,421	10,166	40,806	18.46	10,672
West Virginia.....	2,249	9,367	2,763	61,941	16,193	54,562	1,112,403	12,991	49,212	21.10	14,137
<b>Region V:</b>											
Alabama.....	10,599	10,129	2,340	61,306	18,499	44,382	781,003	10,567	42,502	17.86	14,109
Florida.....	12,785	10,021	4,611	81,336	47,318	67,170	1,154,806	15,993	65,538	17.31	19,282
Georgia.....	15,997	8,799	3,977	58,240	32,817	43,029	761,965	10,245	39,083	18.32	12,790
Mississippi.....	8,929	5,525	1,697	35,142	11,142	24,637	458,974	5,866	22,176	19.44	8,178
South Carolina.....	9,057	7,732	3,181	48,378	23,437	38,076	688,081	9,066	36,075	18.51	11,620
Tennessee.....	14,349	13,520	6,124	80,743	38,383	70,929	1,215,413	16,888	67,620	17.36	19,328
<b>Region VI:</b>											
Kentucky.....	3,018	8,615	1,672	72,150	22,507	59,841	1,249,946	14,248	55,781	21.47	18,908
Michigan.....	20,574	88,882	22,235	198,284	71,277	114,356	3,079,181	27,228	111,318	27.30	53,165
Ohio.....	34,320	23,906	9,717	97,728	50,757	74,553	1,787,326	17,751	68,631	24.90	23,004
<b>Region VII-VIII:</b>											
Illinois.....	19,950	36,991	13,311	211,521	100,689	157,879	3,680,378	37,590	137,582	25.00	49,603
Indiana.....	10,547	21,419	6,232	64,382	26,828	49,232	1,127,553	11,722	44,781	23.72	14,387
Minnesota.....	14,272	3,703	1,302	28,251	12,605	24,523	431,053	5,839	22,667	18.09	6,860
Montana.....	5,560	698	181	3,408	1,480	2,647	52,027	630	2,647	19.63	779
North Dakota.....	3,075	161	86	1,069	733	903	18,230	215	692	21.85	227
South Dakota.....	2,144	227	144	1,004	656	656	12,288	156	556	20.22	220
Wisconsin.....	14,752	11,340	3,281	67,527	19,929	63,237	1,733,552	15,056	60,077	27.79	15,371
<b>Region IX:</b>											
Iowa.....	8,468	3,968	1,230	17,838	8,988	13,735	278,158	3,270	11,868	21.53	3,994
Kansas.....	9,554	3,524	1,402	21,431	12,409	20,220	468,008	4,814	18,991	23.71	4,938
Missouri.....	13,209	12,442	4,888	59,846	27,834	47,634	898,531	11,341	41,838	20.15	14,195
Nebraska.....	5,820	999	470	3,797	2,406	3,469	71,715	826	3,244	21.35	912
<b>Region X:</b>											
Arkansas.....	9,341	6,571	1,592	33,833	10,022	21,853	383,714	5,203	19,965	18.12	7,433
Louisiana.....	7,717	8,288	1,955	47,798	13,010	38,598	791,035	9,190	34,852	21.32	11,307
Oklahoma.....	12,655	6,459	1,863	35,780	13,274	29,765	595,270	7,087	28,291	20.36	8,139
Texas.....	43,986	13,334	3,820	81,106	29,570	58,099	1,001,143	13,833	55,614	17.54	18,228
<b>Region XI:</b>											
Colorado.....	9,145	1,646	390	8,074	2,724	6,090	145,367	1,450	5,506	24.58	1,844
New Mexico.....	3,114	1,976	232	9,104	2,174	7,637	170,136	1,818	7,213	22.66	2,280
Utah.....	3,489	1,320	418	8,133	4,013	6,145	146,976	1,463	5,515	24.70	1,629
Wyoming.....	1,529	223	71	972	414	776	18,218	185	644	26.09	198
<b>Region XII:</b>											
Arizona.....	4,140	3,472	844	16,150	5,411	11,974	252,478	2,851	11,407	21.31	3,803
California.....	32,206	64,413	25,637	273,484	137,391	232,050	5,202,416	55,250	212,873	23.21	64,390
Hawaii.....	849	1,565	532	10,698	4,255	8,222	167,153	1,958	7,654	21.00	(*)
Nevada.....	2,895	978	313	3,701	1,504	3,271	87,836	779	3,062	27.51	837
<b>Region XIII:</b>											
Alaska.....	1,026	991	363	7,187	4,047	5,844	175,790	1,391	5,595	30.27	(*)
Idaho.....	4,417	739	332	6,062	3,824	4,695	96,311	1,118	4,472	20.75	1,267
Oregon.....	7,119	8,274	2,445	42,231	19,660	35,852	770,548	8,536	33,713	22.03	10,661
Washington.....	7,896	12,911	3,291	65,658	26,126	49,008	1,155,314	11,669	47,349	23.76	15,646

<sup>1</sup> Total excludes transitional claims.

<sup>2</sup> Total, part-total, and partial.

<sup>3</sup> Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

<sup>4</sup> Excludes Alaska and Hawaii.

<sup>5</sup> Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

Table 7.—Public assistance in the United States, by month, August 1952–August 1953<sup>1</sup>

[Except for general assistance, includes vendor payments for medical care and cases receiving only such payments]

Year and month	Total <sup>1</sup>	Old-age assistance	Aid to dependent children		Aid to the blind	Aid to the permanently and totally disabled	General assistance	Total	Old-age assistance	Aid to dependent children (families)	Aid to the blind	Aid to the permanently and totally disabled	General assistance	
			Families	Recipients										
				Total <sup>2</sup>										Children
Number of recipients														
Percentage change from previous month														
1952														
August		2,656,661	572,931	1,992,425	1,490,819	98,265	153,784	295,000		-0.2	-1.1	+0.2	+2.1	-3.9
September		2,653,927	570,548	1,986,919	1,487,839	98,419	156,312	274,000		-1	-4	+2	+1.6	-6.9
October		2,648,993	567,576	1,979,530	1,483,200	98,562	159,366	270,000		-2	-5	+1	+2.0	-1.3
November		2,647,163	566,483	1,977,795	1,483,378	98,701	161,855	267,000		-1	-2	+1	+1.6	-1.3
December		2,645,864	569,942	1,992,336	1,495,321	98,768	164,193	290,000		( <sup>3</sup> )	+6	+1	+1.4	+4.9
1953														
January		2,639,392	572,355	2,001,459	1,503,973	98,766	166,529	290,000		-2	+4	( <sup>3</sup> )	+1.4	+3.6
February		2,630,060	573,383	2,009,843	1,510,021	98,770	168,306	287,000		-4	+2	( <sup>3</sup> )	+1.1	-1.2
March		2,622,030	575,351	2,018,688	1,517,616	98,728	170,388	283,000		-3	+3	( <sup>3</sup> )	+1.2	-1.2
April		2,616,209	573,145	2,015,513	1,516,161	98,764	173,082	275,000		-2	-4	( <sup>3</sup> )	+1.6	-2.8
May		2,612,868	570,023	2,005,325	1,508,498	98,858	175,672	261,000		-1	-5	+1	+1.5	-5.0
June		2,608,898	564,308	1,983,498	1,493,670	99,032	179,395	255,000		-2	-1.0	+2	+2.1	-2.4
July		2,603,173	554,691	1,952,060	1,469,388	99,103	181,620	248,000		-2	-1.7	+1	+1.2	-2.7
August		2,600,183	550,713	1,941,600	1,462,101	99,272	184,768	243,000		-1	-7	+2	+1.7	-2.1
Amount of assistance														
Percentage change from previous month														
1952														
August	\$201,240,000	\$126,100,536		\$44,665,587	\$5,104,319	\$7,780,035	\$13,536,000		-0.9	-0.2	-1.3	+0.4	+2.1	-8.9
September	201,344,000	127,018,460		44,547,318	5,123,150	7,901,101	12,857,000		+1	+7	-3	+4	+1.6	-4.7
October	211,500,000	133,448,650		47,115,887	5,355,793	8,440,097	13,088,000		+5.0	+5.1	+5.8	+4.5	+6.8	+1.8
November	212,144,000	133,961,549		47,231,296	5,397,339	8,632,947	12,876,000		+3	+4	+2	+8	+2.3	-1.6
December	214,986,000	134,683,742		47,777,342	5,423,341	8,784,411	13,950,000		+1.3	+5	+1.2	+5	+1.8	+8.3
1953														
January	215,827,000	135,050,787		48,124,808	5,416,449	8,902,704	14,262,000		+4	+3	+7	-1	+1.3	+2.2
February	214,567,000	133,851,586		48,106,960	5,416,222	8,990,750	13,893,000		-6	-9	+1	( <sup>3</sup> )	+1.0	-2.6
March	214,877,000	133,909,675		48,401,773	5,433,872	9,095,633	13,961,000		+1	( <sup>3</sup> )	+5	+3	+1.2	+5
April	214,190,000	133,558,012		48,336,101	5,446,514	9,253,349	13,297,000		-3	-2	-1	+2	+1.7	-4.8
May	213,381,000	133,491,089		48,212,598	5,499,296	9,466,677	12,442,000		-4	-1	-3	+1.0	+2.3	-6.4
June	212,108,000	133,271,522		47,391,588	5,499,070	9,636,900	12,033,000		-6	-2	-1.7	( <sup>3</sup> )	+1.8	-3.3
July	209,627,000	132,637,753		45,947,547	5,482,047	9,711,983	11,694,000		-1.2	-5	-3.0	-3	+8	-2.8
August	207,682,000	131,798,519		45,385,681	5,471,478	9,790,782	11,367,000		-9	-6	-1.2	-2	+8	-2.8

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.<sup>2</sup> Total exceeds sum of columns because of inclusion of vendor payments for medical care from general assistance funds, from special medical funds, and, for one State, from funds for the special types of public assistance; data for such expenditures partly estimated for some States.<sup>3</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.<sup>4</sup> Excludes Nebraska; data not available. Percentage change based on data for 52 States.<sup>5</sup> Decrease of less than 0.05 percent.<sup>6</sup> Increase of less than 0.05 percent.<sup>7</sup> For Illinois includes premiums paid into pooled fund for medical care for August 1953 but excludes vendor payments made in August 1953 for medical services provided in earlier months.

## SOCIAL SECURITY IN REVIEW

(Continued from page 1)

totaling \$7.1 million were made in August; these payments were based on the wage records of 41,150 deceased workers, and the average lump-sum amount per worker was \$173.41—a new high.

THE NUMBER OF UNEMPLOYED WORKERS filing claims for benefits under the State unemployment insurance programs declined substantially in August. Initial claims, which had shown a sharp increase in July because of plant shutdowns for vacation periods, dropped 18.9 percent to 795,000. Weeks of unemployment claimed, which represented continuing unemployment, had gone up only slightly in the preceding month but dropped 10.5 percent to 3,494,200 in August—the lowest total so far in 1953. Both men and women filed fewer claims in August than in July. Women accounted for four-fifths of the decline in initial claims and for more than two-thirds of the drop in weeks of unemployment claimed—the result in large measure of seasonal improvements in industries that normally employ a high proportion of women. The fact that August was a shorter workmonth (by 4.4 percent) than July was partly responsible for the overall drop in claims. Forty-two States shared in the decline

in initial claims, and 40 States reported fewer weeks of unemployment claimed.

A slight increase in the average weekly number of beneficiaries interrupted the downward trend that had continued for the preceding 5 months. The increase (less than 1 percent) brought the total to 678,700. The average check received by these beneficiaries for total unemployment rose 34 cents to \$23.42. Despite the increases in the number of beneficiaries and in the average benefit, total benefits paid declined by nearly \$4.6 million to \$64.6 million. The shorter workmonth was primarily responsible for the decline.

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Table 8.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, August 1953<sup>1</sup>

	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance
<b>Total</b>	<b>\$6,628,861</b>	<b>\$1,093,135</b>	<b>\$162,229</b>	<b>\$1,131,958</b>	<b>\$3,512,014</b>
Alaska				( <sup>2</sup> )	6,401
California				( <sup>2</sup> )	45,277
Connecticut	196,989	76,038	4,368	( <sup>2</sup> )	( <sup>2</sup> )
Delaware		250			( <sup>2</sup> )
District of Columbia	119	78		85	
Hawaii	9,875	15,680	596	7,514	( <sup>2</sup> )
Illinois	\$1,577,850	\$162,376	\$45,444	\$160,956	340,877
Indiana	300,517	43,218	6,716	( <sup>2</sup> )	120,867
Iowa				( <sup>2</sup> )	123,841
Kansas	187,780	27,784	2,694	24,685	90,728
Louisiana	16	2,569	89	1,046	1,071
Maine				( <sup>2</sup> )	31,790
Massachusetts	638,413	61,636		347,407	105,709
Michigan	109,451		1,461	18,102	62,100
Minnesota	901,657	62,667	21,572	( <sup>2</sup> )	105,790
Montana				( <sup>2</sup> )	124,607
Nebraska	259,542	8,105	825	( <sup>2</sup> )	( <sup>2</sup> )
Nevada	3,287			( <sup>2</sup> )	46,200
New Hampshire	75,900	15,890	2,646	2,380	( <sup>2</sup> )
New Jersey		18,770			90,200
New Mexico	24,978	10,283	828	5,370	1,000
New York	1,598,705	452,397	59,630	528,944	( <sup>2</sup> )
North Carolina					128,000
North Dakota	11,247	6,993		3,278	13,000
Ohio	24,409	3,351	27	5,719	432,120
Oregon	227,382	6,611	5,865		122,600
Rhode Island					28,400
South Carolina	60,295	21,791	1,428	10,913	11,300
South Dakota					36,700
Utah	1,848	485	22	185	27
Virgin Islands	59	41	3	11	71
Virginia					5,100
Wisconsin	449,122	102,279	8,227	16,626	86,400

<sup>1</sup> For the special types of public assistance, figures in italics represent payments made without Federal participation. States not shown made no vendor payments during the month or did not report such payments.

<sup>2</sup> In all States except California, Illinois, Louisiana, Massachusetts, Nevada, New Jersey, Utah, and the Virgin Islands includes payments made on behalf of recipients of the special types of public assistance.

<sup>3</sup> For Illinois includes premiums paid into pooled fund for medical care for

August 1953 but excludes vendor payments made in August 1953 for medical services provided in earlier months.

<sup>4</sup> Includes an estimated amount for States making vendor payments for medical care from general assistance funds and from special medical funds and reporting these data semiannually but not on a monthly basis.

<sup>5</sup> No program for aid to the permanently and totally disabled.

<sup>6</sup> Data not available.

Table 9.—Average payments including vendor payments for medical care, average amount of money payments, and average amount of vendor payments per assistance case, by program and State, August 1953<sup>1</sup>

State	Old-age assistance			Aid to dependent children (per family)			Aid to the blind			Aid to the permanently and totally disabled		
	All assistance <sup>2</sup>	Money payments to recipients <sup>3</sup>	Vendor payments for medical care <sup>3</sup>	All assistance <sup>2</sup>	Money payments to recipients <sup>3</sup>	Vendor payments for medical care <sup>3</sup>	All assistance <sup>2</sup>	Money payments to recipients <sup>3</sup>	Vendor payments for medical care <sup>3</sup>	All assistance <sup>2</sup>	Money payments to recipients <sup>3</sup>	Vendor payments for medical care <sup>3</sup>
Total, 53 States <sup>4</sup>	\$50.69	\$48.29	\$2.55	\$82.41	\$80.60	\$1.98	\$55.12	\$53.64	\$1.63	\$52.99	\$47.50	\$6.13
Connecticut	79.83	66.83	13.00	134.14	115.14	19.00	91.79	77.79	14.00	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )
Delaware	82.91	82.87	.04	87.20	87.24	.04	85.33	85.33	.00	88.91	88.89	.02
District of Columbia	39.82	34.83	4.98	106.75	106.72	.03	45.33	41.52	3.81	53.46	47.43	6.03
Hawaii	54.52	39.77	14.93	119.19	113.00	6.19	59.82	48.39	11.43	70.37	38.74	31.82
Illinois	44.83	37.64	7.57	84.34	78.64	5.86	48.74	44.81	4.04	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )
Indiana	62.26	58.16	4.47	105.81	99.51	6.30	68.83	64.64	4.41	65.20	57.39	8.13
Iowa	51.16	51.16	( <sup>5</sup> )	63.18	63.05	.13	47.84	47.70	.04	41.51	41.43	.06
Kansas	72.81	66.24	6.71	117.16	112.28	5.07	80.56	80.26	.30	89.71	58.63	36.35
Louisiana	52.28	51.74	1.31	107.88	99.37	8.59	60.56	60.26	.30	68.39	66.83	10.39
Massachusetts	61.31	44.79	16.95	107.88	99.37	8.59	75.40	57.71	18.22	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )
Michigan	55.57	43.15	13.09	95.41	92.02	3.39	66.47	65.32	1.14	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )
Minnesota	57.03	56.16	1.24	118.56	110.61	13.50	61.35	52.35	9.00	74.26	54.26	20.00
Missouri	56.72	45.83	11.00	109.24	106.56	2.68	52.35	52.35	.00	74.26	54.26	20.00
Montana	46.92	44.68	2.24	73.82	71.97	1.85	44.69	42.75	1.93	39.46	36.86	2.80
New Hampshire	69.77	57.40	14.60	127.57	119.50	10.11	78.68	68.27	13.81	78.10	64.79	15.75
New Jersey	30.05	29.83	.22	57.64	57.19	.44	30.05	29.83	.22	35.59	35.16	.43
New Mexico	57.87	55.06	2.86	106.45	104.06	2.29	51.74	51.50	.24	69.27	61.59	7.77
New York	53.71	51.60	2.10	82.78	82.26	.53	53.30	51.67	1.63	53.30	51.67	1.63
North Carolina	54.93	50.06	6.70	109.57	102.57	7.00	70.84	65.13	7.40	70.85	63.10	13.54
North Dakota	50.59	59.45	.14	112.31	112.14	.17	64.16	64.06	.10	63.78	63.65	.13
Ohio	11.11	11.03	.09	15.53	15.31	.22	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	11.75	11.55	.20
Rhode Island	59.87	50.63	9.28	128.39	115.06	13.45	63.94	57.24	6.70	79.28	64.80	14.48
South Carolina												
South Dakota												
Texas												
Utah												
Virginia												
Washington												
West Virginia												
Wisconsin												
Wyoming												

<sup>1</sup>Averages for general assistance not computed because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance. Figures in italics represent payments made without Federal participation. States not shown made no vendor payments during the month or did not report such payments.

<sup>2</sup>Averages based on cases receiving money payments, vendor payments for medical care, or both.

<sup>3</sup>Averages based on number of cases receiving payments. See tables 10, 11, 2, and 13 for average money payments for States not making vendor payments.

<sup>4</sup>For aid to the permanently and totally disabled represents data for the 40 States with programs in operation.

<sup>5</sup>For Illinois includes premiums paid into pooled fund for medical care for August 1953 but excludes vendor payments made in August 1953 for medical services provided in earlier months.

<sup>6</sup>No program for aid to the permanently and totally disabled.

<sup>7</sup>Less than 1 cent.

<sup>8</sup>Average payment not computed on base of less than 50 recipients.

<sup>4</sup>For aid to the permanently and totally disabled represents data for the 40 States with programs in operation.

<sup>5</sup>For Illinois includes premiums paid into pooled fund for medical care for August 1953 but excludes vendor payments made in August 1953 for medical services provided in earlier months.

<sup>6</sup>No program for aid to the permanently and totally disabled.

<sup>7</sup>Less than 1 cent.

<sup>8</sup>Average payment not computed on base of less than 50 recipients.

**Table 10.—Old-age assistance: Recipients and payments to recipients, by State, August 1953<sup>1</sup>**

(Includes vendor payments for medical care and cases receiving only such payments)

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	July 1953 in—		August 1952 in—	
				Number	Amount	Number	Amount
<b>Total<sup>2</sup></b>	<b>2,600,183</b>	<b>\$131,798,519</b>	<b>\$50.69</b>	<b>-0.1</b>	<b>-0.6</b>	<b>-2.1</b>	<b>+4.5</b>
Ala.	67,942	1,878,731	27.65	-1	+1	-4.6	+21.3
Alaska	1,633	96,624	59.17	-3	+7	-2	+3.0
Ariz.	13,933	775,990	55.69	+5	+4	-6	+11.2
Ark.	55,642	1,780,994	32.01	-6	-1.0	-3.4	+24.0
Calif.	271,037	18,777,851	69.28	+1	( <sup>3</sup> )	-7	+4.1
Colo. <sup>4</sup>	52,235	4,103,398	78.56	( <sup>5</sup> )	-1	+1.1	+12.7
Conn.	15,153	1,209,602	79.83	-5	+3	-10.3	-2.5
Del.	1,694	65,897	38.90	-1	+2	-3.0	+5.4
D. C.	2,713	143,549	52.91	+3	+5	-8	+8.1
Fla.	66,839	2,990,338	44.74	+3	+5	-3	+14.3
Ga.	95,489	3,502,348	36.68	+2	+4	+3	+17.6
Hawaii	1,981	78,877	39.82	-6	-8	-9.0	-3.2
Idaho	9,025	491,772	54.49	-2	-3	-1.7	+5.4
Ill.	105,657	5,759,962	54.52	( <sup>6</sup> )	+2.8	-5.7	-6.9
Ind.	39,695	1,779,366	44.83	-5	-1.1	-7.2	-1.5
Iowa	45,095	2,500,972	56.79	-4	-5	-5.2	+3.6
Kans.	35,293	2,200,973	62.36	-6	-2	-4.4	+6.1
Ky.	55,656	1,942,905	34.91	+1	-7	-1	+15.7
La.	119,696	6,123,966	51.16	( <sup>7</sup> )	( <sup>8</sup> )	-8	+1.6
Maine	13,091	607,337	46.39	-2	-1	-6.9	-2
Md.	10,741	467,858	43.56	-3	+3	-4.1	-7
Mass.	95,199	6,931,671	72.81	-3	-1.5	-2.7	-3.2
Mich.	83,225	4,350,785	52.28	-9	-8	-9.0	-5.5
Minn.	53,204	3,262,015	61.31	-2	-2	-2.4	+2
Miss.	62,221	1,754,090	28.19	+8	+8	+6.4	+34.4
Mo.	130,690	6,540,603	50.05	( <sup>9</sup> )	+1	-2	+9.4
Mont.	10,109	588,281	58.19	-6	-6	-7.4	-6
Nebr.	18,962	1,053,708	55.57	-6	-8	-9.2	-7.2
Nev.	2,659	151,649	57.03	+4	+4	-2.1	+1.7
N. H.	6,900	391,379	56.72	-2	+4	-1.8	+8.3
N. J.	21,307	1,262,455	59.25	-4	-1.0	-3.2	+4.1
N. Mex.	11,150	523,130	46.92	+7	+1.8	+4.1	+14.2
N. Y.	109,496	7,639,762	69.77	-8	-7	-5.9	+1.7
N. C.	50,750	1,525,068	30.05	-1	+1	-8	+18.7
N. Dak.	8,526	493,370	57.87	-3	+1.6	-2.2	+4.3
Ohio	108,173	5,809,576	53.71	-4	-1	-5.1	+6
Okl.	94,865	5,485,356	57.82	-3	-12.4	-3	+6
Oreg.	21,334	1,335,798	62.61	-6	-6	-4.3	+3.7
Pa.	63,494	2,728,264	42.97	-7	-5	-10.6	-2.3
P. R.	44,949	336,048	7.45	+2	-4.0	+12.8	+14.2
R. I.	8,999	494,297	54.93	-3	( <sup>10</sup> )	-4.0	-4.9
S. C.	41,919	1,317,430	31.43	-1	-1	-8	+14.1
S. Dak.	11,309	504,044	44.57	-1	-1	-3.4	+1.9
Tenn.	63,707	2,309,015	36.24	+1.1	+8	+7.3	+18.8
Tex.	219,735	8,455,774	38.48	+2	+2	-7	+14.9
Utah	9,498	566,010	59.59	-1	+2	-2.3	+4.6
Vt.	6,888	297,377	43.16	+2	+1.1	-1.1	+6.2
V. I.	17,268	7,647	11.11	+4	+8	-1	-4
Va.	63,742	468,341	27.12	-3	+1	-6.1	+7.7
Wash. <sup>11</sup>	799	3,991,154	62.61	-7	-8	-4.3	-3.3
W. Va.	26,507	744,603	28.09	( <sup>12</sup> )	-1	+6	+4
Wis.	48,420	2,898,990	59.87	-4	+1.1	-4.6	+3.6
Wyo.	4,048	241,639	59.69	+1	+2	-2.2	+4.8

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Includes 1,998 recipients under age 65 in Colorado and payments to these recipients. Such payments are made without Federal participation.

<sup>3</sup> For Illinois includes premiums paid into pooled fund for medical care for August 1953 but excludes vendor payments of \$1,630,850 made in August 1953 for medical services provided in earlier months.

<sup>4</sup> Increase of less than 0.05 percent.

<sup>5</sup> Decrease of less than 0.05 percent.

<sup>6</sup> Excludes vendor payments for medical care.

**Table 11.—Aid to the blind: Recipients and payments to recipients, by State, August 1953<sup>1</sup>**

(Includes vendor payments for medical care and cases receiving only such payments)

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	July 1953 in—		August 1952 in—	
				Number	Amount	Number	Amount
<b>Total<sup>2</sup></b>	<b>99,272</b>	<b>\$5,471,478</b>	<b>\$55.12</b>	<b>+0.2</b>	<b>-0.2</b>	<b>+1.0</b>	<b>+7.3</b>
Ala.	1,604	42,733	26.41	-1	-4	-7	+13.3
Alaska	53	3,100	58.49	( <sup>3</sup> )	( <sup>4</sup> )	( <sup>5</sup> )	( <sup>6</sup> )
Ariz.	687	43,421	63.20	+6	+1.2	-1.7	+12.4
Ark.	1,904	73,687	38.70	-6	-1.1	+1.3	+18.9
Calif. <sup>7</sup>	11,871	1,014,704	85.48	+5	+4	+1.8	+7.0
Colo.	339	22,103	65.20	0	-2	-1.5	+2
Conn.	312	28,638	91.79	+2.0	+2.1	+2.3	+12.1
Del.	232	12,301	53.02	-4	-3	+2.2	+17.1
D. C.	250	13,801	55.20	-1.6	-8	-2.0	+4.3
Fla.	3,070	148,880	48.50	-3	-1	-2.3	+4.2
Ga.	3,119	130,674	41.90	+4	+7	+4.5	+19.9
Hawaii	104	4,714	45.33	-1.9	-1.3	-1.0	+1.7
Idaho	196	11,600	59.18	+5	+1.2	-1.0	+7.6
Ill.	3,823	228,693	59.82	+4	+2.0	-6.0	-4.3
Ind.	1,664	81,098	48.74	-3	-1.0	-2.6	+7.1
Iowa	1,325	95,976	72.43	+1	+6.6	+2.3	+18.6
Kans.	597	41,092	68.83	+3	( <sup>8</sup> )	+5	+17.4
Ky.	2,546	93,991	36.92	+6	-1	+6.3	+26.6
La.	1,981	94,767	47.84	+3	+2	+3.5	+3.8
Maine	550	27,534	50.06	-1.1	-1.2	-5.0	+4.2
Md.	468	23,470	50.15	+2	+2	0	+4.2
Mass.	1,705	147,277	86.38	-3	-4	+1.7	+7.5
Mich.	1,767	107,040	60.58	-1.2	-1.0	-4.3	+1.2
Minn.	1,184	89,268	75.40	+5	+5.9	+4.9	+18.1
Miss.	3,069	104,700	34.12	+1.3	+1.3	+5.3	+36.1
Mo.	3,550	195,250	55.00	+8	+8	+5.3	+15.4
Mont.	498	32,188	64.63	-2.5	-2.3	-4.6	+2.1
Nebr.	721	47,922	66.47	+1.0	+2.5	-3.4	-3.0
Nev.	53	4,164	78.57	( <sup>9</sup> )	( <sup>10</sup> )	( <sup>11</sup> )	( <sup>12</sup> )
N. H.	294	18,036	61.35	-3	+4	-3	+4.0
N. J.	824	52,326	63.50	-1	-5	+6	+12.2
N. Mex.	428	19,127	44.69	-1.2	+4	-2.9	+10.2
N. Y.	4,317	339,664	78.68	( <sup>13</sup> )	-2.3	-6	+4.0
N. C.	4,646	184,386	39.69	+1	+3	+4.8	+20.4
N. Dak.	111	5,743	51.74	0	-12.3	-3.3	-4.1
Ohio	3,598	191,766	53.30	-3	+4	-4.1	+2.4
Okl.	2,287	150,844	65.96	-4	-13.5	-8.0	-4.1
Oreg.	348	24,688	70.94	-1.7	-2.3	-7.0	-2.0
Pa. <sup>14</sup>	15,885	785,598	49.46	+1	+1	+1.0	+1
P. R.	1,232	8,927	7.25	+3.0	-6.2	+41.1	+43.9
R. I.	193	13,672	70.84	+5	+3.0	+4.9	+11.8
S. C.	1,637	60,343	36.86	+4	+6	+2.4	+32.5
S. Dak.	199	8,578	43.11	+5	-1	-1.0	+5.7
Tenn.	3,057	127,208	41.61	+7	+6	+8.1	+12.8
Tex.	6,054	261,683	43.22	+1	+2	+4	+14.0
Utah	220	14,116	64.16	0	+9	-5	+4.0
Vt.	170	8,089	47.58	-1.2	-4	-6	+4.7
V. I.	40	445	( <sup>15</sup> )	( <sup>16</sup> )	( <sup>17</sup> )	( <sup>18</sup> )	( <sup>19</sup> )
Va.	1,321	45,608	34.53	-2	+1.0	-7.4	-1
Wash. <sup>20</sup>	799	63,214	79.12	-1	-2	-2.9	-1.9
W. Va.	1,160	39,029	33.65	-5	-6	+3.4	+4.0
Wis.	1,228	78,516	63.94	-7	-2.2	-5.9	+1.6
Wyo.	82	5,089	62.06	( <sup>21</sup> )	( <sup>22</sup> )	( <sup>23</sup> )	( <sup>24</sup> )

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Data include recipients of payments made without Federal participation and payments to these recipients as follows: In California (462 recipients, \$41,085 in payments), in Washington (9 recipients, \$438 in payments), in Missouri (950 recipients, \$52,573 in payments), and in Pennsylvania (6,743 recipients, \$337,771 in payments).

<sup>3</sup> For Illinois includes premiums paid into pooled fund for medical care for August 1953 but excludes vendor payments of \$45,036 made in August 1953 for medical services provided in earlier months.

<sup>4</sup> Average payment not computed on base of less than 50 recipients; percentages change, on less than 100 recipients.

<sup>5</sup> Increase of less than 0.05 percent.

<sup>6</sup> Excludes vendor payments for medical care.



Table 12.—Aid to dependent children: Recipients and payments to recipients, by State, August 1953<sup>1</sup>  
[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients		Payments to recipients			Percentage change from—			
		Total <sup>2</sup>	Children	Total amount	Average per—		July 1953 in—		August 1953 in—	
					Family	Recipient	Number of families	Amount	Number of families	Amount
Total <sup>3</sup>	550,713	1,941,600	1,462,101	\$45,285,681	\$82.41	\$23.38	-0.7	-1.2	-3.9	+1.6
Alabama	17,521	64,941	50,087	710,194	40.53	10.94	-7	-1	-2.0	+11.6
Alaska	897	2,988	2,188	77,613	86.53	25.97	+1.5	+1.7	+17.6	+36.3
Arizona	3,707	14,277	10,797	344,579	92.95	24.14	+7	+8	+5.3	+30.6
Arkansas	7,435	28,024	21,512	414,082	55.69	14.78	-2.8	-2.2	-42.1	-28.0
California	50,919	163,221	124,747	6,058,284	118.98	37.12	-1.8	-1.3	-3.4	-1.4
Colorado	5,111	18,932	14,381	531,996	104.09	28.10	-3	+9	+5.6	+11.7
Connecticut	4,002	13,153	9,691	536,813	134.14	40.81	-1.1	-3	-9.7	-9
Delaware	696	2,775	2,152	60,689	87.20	21.87	+1	-4	-4.8	-4.7
District of Columbia	2,024	8,339	6,487	216,070	106.75	25.91	+1.0	+1.6	+2.4	+11.1
Florida	18,606	63,726	48,066	994,686	53.46	15.61	+9	+1.1	+5.8	+16.9
Georgia	12,567	44,215	33,726	912,602	72.62	20.64	-1	( <sup>4</sup> )	-11.7	+18.3
Hawaii	2,778	10,335	8,144	255,593	92.01	24.73	-8.3	-7.2	-8.5	-11.8
Idaho	1,804	6,313	4,636	216,176	119.83	34.24	+2	+8	-8.2	-1.6
Illinois	20,605	76,493	57,229	2,458,866	119.19	32.11	-1.2	-1.0	-8.8	-7.9
Indiana	7,378	25,534	18,962	622,266	84.34	24.37	-1.1	+2	-9.1	+20.6
Iowa	5,791	20,613	15,356	685,502	118.37	33.26	-1	( <sup>4</sup> )	+6.8	+20.1
Kansas	3,807	13,630	10,390	402,630	105.81	28.58	-1.1	-7	-2.3	+6.8
Kentucky	20,391	73,091	54,440	1,293,735	63.45	17.70	( <sup>4</sup> )	-1.7	+2.3	+25.8
Louisiana	19,200	71,744	53,954	1,213,092	63.18	16.91	-1.2	-1.4	-13.6	-14.2
Maine	4,034	14,194	10,289	332,392	82.40	23.42	-1.2	-1.2	-5.6	+6.1
Maryland	4,806	19,217	14,838	450,543	93.75	23.45	-1.1	-1.3	-3.3	-3
Massachusetts	12,158	40,181	29,653	1,424,379	117.16	35.45	-1.1	-4.5	-5.0	-3
Michigan	18,855	62,604	45,184	1,908,621	101.22	30.49	-3.3	-3.8	-24.4	-21.7
Minnesota	6,974	23,770	18,190	752,327	107.88	31.65	-9	-1.5	-5.9	-3.7
Mississippi	12,341	46,487	35,967	344,804	27.94	7.42	+2.4	+2.4	+19.6	+26.3
Missouri	20,223	69,345	51,503	1,229,645	60.80	17.73	-1.1	-9	-4.1	+10.3
Montana	2,192	7,739	5,761	222,945	101.71	28.81	-1.1	-1.6	-9	+5.6
Nebraska	2,390	8,340	6,185	228,026	95.41	27.34	-8	-2.1	-7.7	-6.2
Nevada	23	77	54	873	( <sup>5</sup> )	11.34	( <sup>7</sup> )	( <sup>7</sup> )	( <sup>7</sup> )	( <sup>7</sup> )
New Hampshire	1,177	4,064	2,970	139,550	118.56	34.34	-1.9	-9	-9.9	-1.6
New Jersey	4,767	16,087	12,197	520,747	109.24	32.37	-1.6	-2.0	-4.0	+1.4
New Mexico	5,553	20,018	15,327	409,923	73.82	20.48	+8	-1.2	+6.6	+20.9
New York	44,739	156,912	113,573	5,720,632	127.87	36.46	-7	-1.0	-11.5	-6.1
North Carolina	15,774	58,496	44,545	909,151	57.64	15.54	-8	-6	-5.1	+12.0
North Dakota	1,464	5,252	4,003	155,839	106.45	29.67	-1.0	-2.6	-1.9	+6.6
Ohio	12,586	47,057	35,634	1,041,889	82.78	22.14	-1.0	-2.1	-2.5	+9.2
Oklahoma	16,575	54,954	41,969	1,191,569	71.89	21.68	-5	-7	-11.3	-6.9
Oregon	2,676	8,956	6,602	312,280	116.70	34.87	-3.0	-1.5	-3.2	+12.9
Pennsylvania	24,333	91,079	68,935	2,333,343	95.89	25.62	-1.6	-1.5	-17.1	-9.8
Puerto Rico	35,954	114,916	87,628	335,610	9.33	2.92	+1.0	-8.9	+28.1	+30.6
Rhode Island	3,113	10,477	7,610	341,085	109.57	32.56	-3	+4	-4.6	-1.4
South Carolina	6,645	25,135	19,546	297,767	44.81	11.85	-3	-7	+6.5	+16.0
South Dakota	2,682	8,877	6,737	219,962	82.01	24.78	( <sup>4</sup> )	+4	+3.6	+16.6
Tennessee	20,069	72,285	54,381	1,357,067	67.62	18.77	+8	+7	+1.4	+40.3
Texas	17,186	66,778	49,843	1,126,649	65.56	16.87	+1	( <sup>4</sup> )	+12.6	+39.6
Utah	2,852	9,954	7,349	320,313	112.31	32.18	-1	-9	+3.3	+7.6
Vermont	1,002	3,541	2,700	74,966	74.82	21.17	-2	-4	+6	+41.9
Virgin Islands	185	567	497	2,873	15.53	4.89	-2.1	+9	-15.9	-21.9
Virginia	7,366	28,050	21,497	473,331	64.26	16.87	-4	+3	+1	+17.6
Washington	8,777	29,620	21,603	915,282	104.28	30.90	-1.0	-2.3	+3.1	+4.4
West Virginia	17,902	66,206	51,646	1,258,650	70.31	19.01	-4	-4	+8.3	+23
Wisconsin	7,618	26,246	19,377	978,103	128.39	37.27	-1.8	-2.9	-5.2	-1
Wyoming	483	1,765	1,324	51,957	107.57	29.44	-8	-1.5	-8	+6.7

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>3</sup> Includes program administered without Federal participation in Nevada.

<sup>4</sup> For Illinois includes premiums paid into pooled fund for medical care for August 1953 but excludes vendor payments of \$194,005 made in August 1953 for medical services provided in earlier months.

<sup>5</sup> Decrease of less than 0.05 percent.

<sup>6</sup> In addition to these payments from aid to dependent children funds, supplemental payments of \$101,651 from general assistance funds were made to 3,619 families in Missouri, and \$112,055 to 3,175 families in Ohio.

<sup>7</sup> Average payment not computed on base of less than 50 families; percentage change, on less than 100 families.

<sup>8</sup> Excludes vendor payments for medical care.

<sup>9</sup> Increase of less than 0.05 percent.

**Table 13.—Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, August 1953<sup>1</sup>**

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	July 1953 in—		August 1952 in—	
				Number	Amount	Number	Amount
<b>Total<sup>2</sup></b>	<b>184,768</b>	<b>\$9,790,782</b>	<b>\$52.99</b>	<b>+1.7</b>	<b>+0.8</b>	<b>+20.1</b>	<b>+25.8</b>
Ala.	9,040	251,741	27.85	—1	( <sup>3</sup> )	+4.5	+26.2
Ark.	1,310	40,852	31.18	+66.0	+66.7	+325.3	+400.4
Calif.	4,239	237,822	56.10	+5	+8	+13.6	+20.5
Del.	75	4,153	55.77	( <sup>3</sup> )	( <sup>3</sup> )	—45.7	—38.9
D. C.	1,505	58,060	38.91	+1.5	+2.0	+14.0	+22.0
Ga.	5,209	209,504	40.22	+6.6	+7.0	( <sup>3</sup> )	( <sup>3</sup> )
Hawaii	1,212	64,799	53.46	—3.2	—3.0	+9.1	+13.2
Idaho	823	47,844	58.13	—1	+5	+1.5	+11.7
Ill.	5,058	355,949	70.37	+1.8	+1.4	+42.4	+46.4
Kans.	3,036	197,955	65.20	+2	+2.1	+10.8	+25.6
La.	13,170	546,652	41.51	—1.3	—1.4	—11.9	—9.7
Md.	3,651	186,633	51.12	+1.4	+1.4	+30.6	+40.0
Mass.	9,556	857,237	89.71	+5	+9	+43.2	+40.9
Mich.	1,742	119,142	68.39	+2.2	+2.5	+27.7	+34.3
Miss.	1,736	41,441	23.87	+7.0	+9.0	+72.7	+112.6
Mo.	13,118	681,551	51.96	+1.2	+1.3	+11.5	+24.1
Mont.	1,235	77,453	62.74	+1.3	+5	+8.6	+15.9
N. H.	119	8,837	74.26	+2.6	+4.9	( <sup>3</sup> )	( <sup>3</sup> )
N. J.	2,282	163,470	72.27	+1.7	+1	+36.0	+51.7
N. Mex.	1,915	75,948	39.66	+2.1	+4	—14.4	—18.2
N. Y.	33,581	2,622,772	78.10	+1.3	+4	+6.5	+13.7
N. C.	7,564	269,209	35.59	+1.3	+1.4	+36.1	+67.1
N. Dak.	736	50,986	69.27	+3	+12.8	+10.2	+27.3
Ohio <sup>4</sup>	6,454	319,344	49.48	+1.5	+1.7	+19.2	+31.4
Okl.	4,539	275,720	60.74	+2.8	—10.9	+54.2	+60.5
Oreg.	2,234	167,826	75.12	+1.0	+2.1	+14.6	+21.6
Pa.	10,417	506,625	48.63	+6	+8	+6.2	+15.0
P. R.	12,984	102,750	7.91	+4.2	—9.3	+49.5	+48.4
R. I.	806	57,105	70.85	+5.9	+10.0	+149.5	+166.1
S. C.	6,257	196,286	31.37	+1.4	+1.6	+26.8	+25.8
S. Dak.	422	19,053	45.15	+4.7	+4.4	+68.8	+79.7
Tenn. <sup>5</sup>	173	6,962	40.24	( <sup>3</sup> )	( <sup>3</sup> )	—	—
Utah	1,516	96,685	63.78	+1.3	+1.3	—2.1	+7.0
Vt.	267	12,676	47.48	+1.9	+3.3	+24.2	+38.2
V. I.	55	646	11.75	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Va.	3,951	141,780	35.88	+2.3	+2.2	+20.0	+27.8
Wash.	5,753	400,112	69.55	+1	—2	+6.9	+18.9
W. Va.	5,526	174,499	31.58	+2.5	+2.0	+52.6	+50.4
Wis.	1,079	85,545	79.28	—7	+9.1	+6.9	+25.1
Wyo.	443	26,498	59.81	—2.6	—2.6	—3.9	+6.8

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Includes program administered without Federal participation in Tennessee.

<sup>3</sup> For Illinois includes premiums paid into pooled fund for medical care for August 1953 but excludes vendor payments of \$164,138 made in August 1953 for medical services provided in earlier months.

<sup>4</sup> Increase of less than 0.05 percent.

<sup>5</sup> Percentage change not computed on base of less than 100 recipients.

<sup>6</sup> Not computed; first payment made in July 1952.

<sup>7</sup> In addition to these payments from aid to the permanently and totally disabled funds, supplemental payments of \$34,342 from general assistance funds were made to 1,546 recipients.

<sup>8</sup> Excludes vendor payments for medical care.

**Table 14.—General assistance: Cases and payments to cases, by State, August 1953<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	July 1953 in—		August 1952 in—	
				Number	Amount	Number	Amount
<b>Total<sup>2</sup></b>	<b>243,000</b>	<b>\$11,367,000</b>	<b>\$46.76</b>	<b>—2.1</b>	<b>—2.8</b>	<b>—17.4</b>	<b>—15.7</b>
Ala.	158	3,743	23.69	—9.2	—10.0	—8.1	—8.6
Alaska	80	3,748	46.85	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Ariz.	1,445	66,947	46.26	+2.2	+5.3	+9.3	+10.3
Ark.	1,385	18,675	13.48	—27.4	—28.3	—35.8	—35.1
Calif.	26,759	1,269,040	47.42	—2.2	—2.3	—3	+1.8
Colo.	1,355	56,501	41.70	—3.3	( <sup>3</sup> )	—23.5	—25.7
Conn.	3,563	196,633	55.19	+1.5	+3.8	—12.3	—9.9
Del.	710	30,856	43.46	—3.4	—2.6	+1.4	+12.4
D. C.	790	47,134	59.66	+3.8	+3.4	+11.0	+19.3
Fla.	5,200	82,600	—	—	—	—	—
Ga.	2,078	39,773	19.14	—1.7	+3.0	—38.4	—31.5
Hawaii	753	30,660	40.72	—51.5	—64.3	—53.3	—65.2
Idaho	104	4,145	39.86	+1.0	+1.7	—25.2	—20.4
Ill.	21,204	1,253,636	59.12	—2.1	—1.5	—16.7	—15.4
Ind. <sup>4</sup>	7,454	244,738	32.83	+5	—5.5	+44.9	—28.2
Iowa	3,039	94,034	30.94	—1	—1.5	—8.4	—4.8
Kans.	1,573	76,523	48.65	—1.5	+8	—16.8	—12.3
Ky.	2,879	74,703	25.95	+1.5	+1.7	+1	—5
La.	6,902	268,700	38.93	+6	+1	—1.5	+8
Maine	2,539	110,150	43.38	—2.6	—3	—2.1	+7
Md.	2,120	115,271	54.37	—5.1	—5.0	—28.2	—19.4
Mass.	10,676	545,100	51.06	—2.8	—5.9	—19.8	—19.4
Mich.	11,071	578,617	52.26	—2.8	—3.2	—29.2	—33.7
Minn.	5,105	239,531	46.92	—9	—6.1	—18.0	—15.3
Miss.	833	10,991	13.19	+2.6	+2.4	+4	+3.9
Mo. <sup>5</sup>	8,123	278,886	34.33	+4	+2.9	—13.0	—9.0
Mont.	512	14,159	27.65	+2.8	+7.0	—3.4	—11.2
Nev.	290	10,100	34.83	—2.0	0	—12.1	+15.8
N. H.	733	30,629	41.79	—3.8	—15.3	—24.7	—17.7
N. J. <sup>6</sup>	5,346	369,112	69.04	—3.8	—3.8	—9.7	—2.8
N. Mex.	342	8,492	24.83	—2.8	—3.8	+53.4	+66.0
N. Y.	26,550	1,926,278	72.55	—4.3	—4.6	—32.0	—32.3
N. C.	1,746	39,477	22.61	+1.0	+10.4	—14.2	—9.3
N. Dak.	268	9,092	33.93	—16.5	—22.3	—10.7	—20.1
Ohio <sup>7</sup>	19,478	851,469	43.72	—1.2	+3	—18.3	—10.5
Okl.	4,800	75,327	—	—	—6.3	—	—10.3
Oreg.	4,134	233,954	56.59	+2.6	+1.9	+7.0	+3.7
Pa.	14,942	799,679	53.52	—2.4	—1.9	—33.4	—24.2
P. R.	2,506	16,613	6.63	+20.4	+8.8	—4.3	—6.2
R. I.	3,155	197,163	62.49	+3.3	—4.3	—18.5	—14.7
S. C.	2,202	48,197	21.89	+7	+6	+5.4	+37.5
S. Dak.	413	11,481	27.68	—20.1	—20.6	—32.1	—27.1
Tenn.	2,358	31,533	13.37	—1.3	+5	+15.9	+6.4
Tex.	7,600	171,000	—	—	—	—	—
Utah	1,233	72,124	58.49	—1.3	—3.4	+11.1	+17.4
Vt.	150	40,000	—	—	—	—	—
V. I.	152	1,565	10.30	—1.3	—1.1	—36.1	—33.9
Va.	1,874	64,471	34.40	+1.7	—1.9	—6.8	+15.7
Wash.	7,646	459,200	60.06	+2.6	+8	+18.6	+33.4
W. Va.	3,212	98,777	30.75	—3.6	—1.2	—2	+20.6
Wis.	4,648	267,924	57.64	—3.3	—6.6	—7.8	—2.3
Wyo.	122	5,436	44.56	—10.3	+6.4	+11.9	+19.1

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving, medical care, hospitalization, and burial only. Excludes Nebraska; data not available. Percentage changes based on data for 52 States.

<sup>3</sup> Percentage change not computed on base of less than 100 cases.

<sup>4</sup> State program only; excludes program administered by local officials.

<sup>5</sup> Increase of less than 0.05 percent.

<sup>6</sup> About 18 percent of this total is estimated.

<sup>7</sup> Partly estimated.

<sup>8</sup> Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

<sup>9</sup> Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

<sup>10</sup> Includes 3,619 cases and payments of \$101,651 representing supplementation of aid to dependent children program.

<sup>11</sup> Includes cases receiving medical care only.

<sup>12</sup> Includes 6,768 cases and payments of \$215,870 representing supplementation of other assistance programs.

<sup>13</sup> Excludes estimated duplication between programs; 1,216 cases were aided by county commissioners and 3,915 cases under program administered by Oklahoma Emergency Relief Board.

<sup>14</sup> Estimated on basis of reports from a sample of local jurisdictions.

# Social Security in Review

**M**ONTHLY benefits under old-age and survivors insurance went to 5.8 million persons in September, about 64,000 more than in August. The increases registered in September were slightly smaller than the corresponding increases in the preceding month for all types of benefits except child's. The larger increase in the number of child's benefits in current-payment status resulted from the resumption of payments to children whose benefits had been withheld while they were working in covered employment during the summer vacation. Monthly benefits being paid at the end of September totaled \$243.2 million—\$3.3 million more than in August and \$49.5 million more than in September 1952.

Monthly benefits awarded in September numbered 101,700, fewer than in any other month since November 1952. The 1.1 million awards made during the first 9 months of the year were, however, 50 percent more than the number awarded in January–September 1952 and only 2,000 less than the record high established in the corresponding period of 1951. Awards in January–September 1953 to retired workers numbered 607,000, about 11,000 more than the previous record high set in 1951. New records for this 9-month period were also established for awards of wife's or husband's monthly benefits and of benefits for widows and widowers.

The number of lump-sum death payments awarded in the July–September quarter—128,000—was about 20,000 fewer than in the preceding quarter. A record total of 403,000 lump-sum payments were awarded in the January–September period, however, an increase of about 19 percent from the number awarded in the first 9 months of 1952. The average lump-

sum amount per worker for awards made in September was \$173.27.

SEPTEMBER ENDED A YEAR of operations under the amendments to the Social Security Act that increased, through September 1954, the Federal share in payments under the special types of public assistance. Most States used the additional Federal funds to make payments that were more nearly adequate. A few States, however, because of reduced State and local funds in recent months, have had to make rather drastic cuts in payments. Expenditures, which rose \$10.2 million in October 1952 and reached a peak in January 1953 of \$215.8 million, went up slightly after a 5-month decline. In the past 12 months, the range in the amount of average payments for the country as a whole has been narrow—\$50–51 for old-age assistance, \$82–84 for aid to dependent children (payments to families), \$54–56 for aid to the blind, and \$53–54 for aid to the permanently and totally disabled.

In September the public assistance caseloads continued the trends of the past 5 months—dropping in old-age assistance, aid to dependent children, and general assistance and going up in aid to the blind and aid to the permanently and totally disabled. For old-age assistance, the slight decline in September represented the thirty-sixth consecutive monthly decrease. Nearly three-fourths of the States reported fewer aged recipients on the rolls in September than in August.

For the Nation as a whole, the number of families receiving aid to dependent children declined slightly in September, despite increases in 20 of the 53 States. When payments for children aged 14 and over were restored in Oregon, the number of

families receiving aid to dependent children increased 9.8 percent and the number of children increased 1,165 or 18 percent. Payments to these children had been withdrawn during the summer months.

In general assistance, more than half the States reported smaller caseloads; six States had decreases of 6–10 percent, and Arkansas and Missouri had decreases of 30 percent. The smaller caseload in Arkansas reflects the transfer of disabled recipients to the program for aid to the disabled. The change in Missouri occurred when payments were raised for families receiving aid to dependent children; as a result, fewer families received supplemental payments from general assistance funds.

For aid to the permanently and totally disabled, the increase in the number of recipients amounted to about 2,700 or 1.4 percent; 32 of the 40 States with programs reported larger caseloads. Percentagewise the largest increases occurred in Arkansas and Tennessee; the latter State had initiated its program of aid to the permanently and totally disabled in July.

Average payments to aged and disabled recipients were slightly lower in September than in August, but in the other programs the payments were somewhat higher. Among the States, Wisconsin reported the largest decreases in the old-age assistance program (\$3.30) and in aid to the permanently and totally disabled (\$8.56). These decreases were computed from data for August that included vendor payments for some types of medical care for 2 months; there was little change in the average money payments to recipients.

In Alaska the average payment to families receiving aid to dependent children dropped \$17 when the State,



which had been meeting need in full, applied a reduction of 20 percent.

Maximums on payments were changed in two States. Florida reduced the maximum for aged recipients from \$60 to \$57; in October payments will again be made up to the \$60 maximum. Missouri revised the maximums on payments under the program for aid to dependent children to include, for the needy adult person taking care of the child, the amount necessary to bring the family's total and assistance payment up to 55 percent of requirements; however, the added amount cannot be more than \$30.

FOR THE FIRST TIME since 1946, claims filed in September for benefits under the State unemployment insurance programs failed to show a seasonal decline. Employment reductions in some nondurable goods industries and in a few durable goods industries were partly responsible for the rise in the number of claims. These increases were slight. The number of initial claims went up 2.8 percent to 817,000, while the number of weeks of unemployment claimed (representing continued unemployment) rose 0.3 percent to 3,504,500. The increases from September 1952 were substantial, however; initial claims were nearly half again the number a year earlier, and the number of weeks claimed was about a tenth higher.

The number of persons receiving unemployment insurance benefits in an average week in September, which had shown a small increase in August, dropped 4 percent to 651,400—the lowest weekly average for any month in 1953. Total benefits during September were slightly higher than the amount paid during August; the increase of 1.1 percent brought the total for the month to \$65.3 million. Both the number of beneficiaries and the amount of benefits were more than the totals a year earlier but the differences were not large. The average benefit check for total unemployment during September was \$23.77—35 cents more than the average in August and 59 cents above that in September 1952.

## Selected current statistics

[Corrected to Nov. 5, 1953]

Item	Sep- tember 1953	August 1953	Sep- tember 1952	Calendar year	
				1952	1951
<i>Labor Force<sup>1</sup> (in thousands)</i>					
Total civilian.....	63,552	64,648	63,698	62,966	62,884
Employed.....	62,306	63,408	62,260	61,293	61,000
Covered by old-age and survivors insurance <sup>2</sup> .....			46,300	45,900	45,400
Covered by State unemployment insurance <sup>3</sup> .....	37,000	36,800	36,400	35,717	34,838
Unemployed.....	1,246	1,240	1,438	1,673	1,879
<i>Personal Income<sup>4</sup> (in billions; seasonally adjusted at annual rates)</i>					
Total.....	\$285.8	\$287.0	\$276.4	\$269.7	\$254.4
Employees' income.....	200.2	201.6	189.8	184.3	170.1
Proprietors' and rental income.....	48.9	48.9	52.5	51.2	50.7
Personal interest income and dividends.....	22.7	22.5	21.2	21.0	20.3
Public aid <sup>5</sup> .....	2.4	2.4	2.3	2.4	2.3
Social insurance and related payments <sup>6</sup> .....	9.2	9.0	8.0	7.9	7.0
Veterans' subsistence allowances <sup>7</sup> and bonuses.....	.4	.4	.6	.7	1.2
Miscellaneous income payments <sup>8</sup> .....	2.2	2.4	2.2	2.4	2.3
<i>Old-Age and Survivors Insurance</i>					
Monthly benefits:					
Current-payment status: <sup>9</sup>					
Number (in thousands).....	5,769	5,705	4,787		
Amount (in thousands).....	\$243,182	\$239,920	\$193,725	\$2,228,969	\$1,884,581
Average old-age benefit.....	\$50.81	\$50.71	\$43.79		
Awards (in thousands):					
Number.....	102	114	152	1,053	1,336
Amount.....	\$4,691	\$5,361	\$7,634	\$42,750	\$42,282
<i>Unemployment Insurance<sup>3</sup></i>					
Initial claims (in thousands).....	815	795	562	11,174	10,836
Weeks of unemployment claimed (in thousands).....	3,504	3,494	3,159	54,311	50,350
Weeks compensated (in thousands).....	2,866	2,851	2,776	45,777	41,889
Weekly average beneficiaries (in thousands).....	651	679	631	874	797
Benefits paid (in millions) <sup>10</sup> .....	\$65	\$65	\$62	\$998	\$840
Average weekly payment for total unemployment.....	\$23.77	\$23.48	\$23.19	\$22.79	\$21.68
<i>Public Assistance<sup>11</sup></i>					
Recipients (in thousands):					
Old-age assistance.....	2,596	2,600	2,654		
Aid to dependent children:					
Families.....	548	550	571		
Children.....	1,466	1,462	1,488		
Aid to the blind.....	99	99	98		
Aid to the permanently and totally disabled.....	187	185	156		
General assistance.....	239	243	274		
Average payments:					
Old-age assistance.....	\$50.66	\$50.70	\$47.88		
Aid to dependent children (per family).....	\$3.03	\$3.45	\$3.08		
Aid to the blind.....	\$5.18	\$5.11	\$3.05		
Aid to the permanently and totally disabled.....	\$8.94	\$8.09	\$6.55		
General assistance.....	\$7.59	\$6.75	\$6.93		

Continental United States only. Estimated by the Bureau of the Census, except as noted. Monthly employment figures represent specific week and annual figures, average week (unemployment insurance data represent pay period instead of week).

<sup>2</sup> Estimated by the Bureau of Old-Age and Survivors Insurance; excludes joint coverage under the railroad retirement and old-age and survivors insurance programs. Data for 1953 not available.

<sup>3</sup> Data from the Bureau of Employment Security, Department of Labor.

<sup>4</sup> Data from the Office of Business Economics, Department of Commerce. Continental United States, except for employees' income, which includes pay of Federal civilian and military personnel in all areas.

<sup>5</sup> Beginning January 1952, social insurance contributions from the self-employed excluded from total but not deducted from proprietors' income.

<sup>6</sup> Civilian and military pay in cash and in kind, other labor income (except workmen's compensation), mustering-out pay, terminal-leave pay, and Government contributions to allowances for dependents of enlisted personnel. Excludes employee contributions under social insurance and related programs.

<sup>7</sup> Payments to recipients under the 4 special public assistance programs and general assistance.

<sup>8</sup> Includes old-age and survivors insurance benefits; railroad, Federal, State, and local retirement benefits; veterans' pensions and compensation; workmen's compensation; State and railroad unemployment insurance and temporary disability benefits; and unemployment allowances to veterans under the Servicemen's Readjustment Act and the Veterans' Readjustment Assistance Act.

<sup>9</sup> Under the Servicemen's Readjustment Act and under the Veterans' Readjustment Assistance Act.

<sup>10</sup> Includes payments under the Government life insurance, national service life insurance, and military and naval insurance programs, the Government contribution to nonprofit organizations, business transfer payments, and recoveries under the Employer's Liability Act for railroad workers and seamen.

<sup>11</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit; calendar-year figures represent payments certified.

<sup>12</sup> Monthly amounts, gross; annual amounts adjusted for voided benefit checks and benefit refunds.

<sup>13</sup> Except for general assistance, includes vendor payments for medical care and cases receiving only such payments.

# Federal Social Security and Related Legislation, 1953

by WILBUR J. COHEN\*

THE first session of the Eighty-third Congress, which adjourned on August 3, 1953, enacted legislation affecting various aspects of the social security program.

Early in the legislative year—on April 11, 1953—the President's Reorganization Plan No. 1 of 1953 became effective. The Plan created the Department of Health, Education, and Welfare, of which the Social Security Administration is a part, and established a new position—Commissioner of Social Security.

Two of the new laws amended the old-age and survivors insurance provisions of the Social Security Act. One extended through June 30, 1955, the period in which wage credits are provided for military service; it also extended, to cover deaths occurring before July 1955, the provision governing the time in which claims can be filed for lump-sum payments based on the death of servicemen who die overseas and are reburied in this country. The other amendment permits State and local government employees in Wisconsin who are covered under the State retirement plan to be covered also under old-age and survivors insurance.

Among the legislative actions affecting the operation of the social security program were (1) a provision extending for 2 years the period for exempting certain Mexican agricultural labor from old-age and survivors insurance; (2) ratification of a supplementary agreement with Italy that provides, subject to further legislation, for arranging for coordination of coverage periods under the old-age and survivors insurance programs of Italy and the United States; and (3) a provision permitting coverage under State unemployment insurance laws of seamen employed by the Federal Government. Congress also adopted legislation authorizing four important

studies that relate to or may affect the social security program.

A private relief bill concerning the payment of retroactive benefits under old-age and survivors insurance was vetoed by President Eisenhower. The President also sent to Congress two messages recommending changes in old-age and survivors insurance. In one he urged extension of coverage; in the other he asked that the scheduled rise in the contribution rate be postponed.

## Department of Health, Education, and Welfare

Reorganization Plan No. 1 of 1953, creating the Department of Health, Education, and Welfare, became effective on April 11, 1953. President Eisenhower had transmitted the plan to Congress on March 12.<sup>1</sup> House Joint Resolution 223, which provided for the plan to take effect 10 days after enactment of the resolution, was approved by the House of Representatives on March 18 and by the Senate on March 30.

The Plan provides for the Department to be headed by a Secretary, assisted by an Under Secretary and two Assistant Secretaries. It provides for a Special Assistant to the Secretary (Health and Medical Affairs), appointed by the President by and with the advice and consent of the Senate from among persons who are recognized leaders in the medical field with wide nongovernmental experience. The Special Assistant has the responsibility of reviewing the health and medical programs of the Department and advising the Secretary with respect to the improvement of those

programs and on necessary legislation in the health and medical fields.

Section 4 of the Plan provides for the appointment of a Commissioner of Social Security by the President with the advice and consent of the Senate. He "shall perform such functions concerning social security and public welfare as the Secretary may prescribe."

Section 8 abolishes the position of Commissioner for Social Security. The position had been created by administrative action in 1946 under the general authority of Reorganization Plan No. 2 of 1946, which among other things abolished the Social Security Board. In 1950, Congress amended section 701 of the Social Security Act to provide that there should be a Commissioner for Social Security in the Federal Security Agency, appointed by the Administrator, who would perform such functions relating to social security as the Administrator should assign to him.

In recommending the Plan, President Eisenhower stated that its purpose was "to improve the administration of the vital health, education, and social-security functions now being carried on . . . by giving them departmental rank. Such action is demanded by the importance and magnitude of these functions, which affect the well-being of millions of our citizens. . . . There should be an unremitting effort to improve those health, education, and social-security programs which have proved their value."

## Amendments to the Social Security Act

**Extension of credits for military service.**—Under old-age and survivors insurance, individuals who have served in the active military or naval service of the United States at any time since September 16, 1940, are, in certain circumstances, given wage credits of \$160 a month for each month (or part of a month) of such

\* Technical Adviser to the Commissioner of Social Security.

<sup>1</sup> H. Doc. 102, 83d Cong., 1st sess. See *Joint Hearings before the Committees on Government Operations of the House of Representatives and the Senate of the United States (Subcommittee on Reorganization)*, Mar. 16, 1953, and *Hearing before the Subcommittee on Reorganization of the Committee on Government Operations, United States Senate*, Mar. 23, 1953.



service. These credits are provided without any payment of taxes or appropriation of funds to the old-age and survivors insurance trust fund.

The 1953 amendment to the law (Public Law No. 269) extends the period of military service coverage through June 30, 1955. Persons in service will get social security wage credits for each month of active duty until that date. The previous law did not provide for wage credits for service after December 31, 1953.

The amendment also extends the provision protecting the survivors of men and women who die outside the continental United States while they are in the active military or naval service and whose bodies are returned for burial or reburial to any one of the 48 States, Alaska, the District of Columbia, Hawaii, Puerto Rico, or the Virgin Islands. Lump-sum payments under old-age and survivors insurance may be made when the death occurs in active service abroad before July 1955, if application for payment is made within 2 years of the date of burial or reburial in this country. The provision formerly applied only in cases of deaths occurring before January 1, 1954.

Over the long run, potential benefit disbursements arising from the amendments giving military service credits for the years 1940-55 are estimated by the Chief Actuary of the Social Security Administration to amount to \$750 million. The cost is currently borne by the trust fund; Congress did not authorize appropriations for this purpose in the 1950, 1952, or 1953 amendments. The 1946 amendments had provided for survivor benefits in certain circumstances to the families of veterans who died within 3 years after they left military service, and, to cover the cost, Congress authorized appropriation of Federal funds out of general revenues. This authorization was repealed by the 1950 amendments.

**Wisconsin retirement amendment.**—Public Law No. 279, approved August 15, made old-age and survivors insurance coverage possible for certain State and local government employees in Wisconsin.

The law makes an exception to section 218 (d) of the Social Security

Act, which prohibits coverage under old-age and survivors insurance for employees who are in positions that are covered by a State or local retirement system at the time coverage under the Federal program is extended to the coverage group to which they belong. The amendment permits members of the Wisconsin retirement fund, while retaining the protection of that fund, to be covered by old-age and survivors insurance if the State so desires. The retirement fund covers most employees (other than teachers) of the State and its political subdivisions.

The 1950 amendments to the Social Security Act included a provision permitting old-age and survivors insurance coverage, under Federal-State agreements, of State and local employees not covered by a State or local retirement system. For some years before 1950, as well as since that time, the Wisconsin retirement law has contained a clear indication of the State's intention that its system be coordinated with the old-age and survivors insurance system when possible, thereby providing its employees and the employees of its subdivisions with protection under both systems.

At the time of the enactment of the 1950 amendments, Congress indicated that it was of the opinion that no action should be taken that might jeopardize the continuance of existing State and local retirement systems. The Wisconsin retirement system is unique in that it specifically provides for integration with the social security system.

The Wisconsin amendment was considered by Congress in 1950 and 1952. In 1950 the Conference Committee considering the amendments to the Social Security Act adopted the proposal, but later, after opposition from teachers and policemen, reversed its decision.<sup>2</sup> The amendment passed the House of Representatives in 1952 as part of a bill that included other amendments relating to old-age and survivors insurance. The Senate deleted all provisions relating to State

and local coverage, and this decision was sustained by the Conference Committee.<sup>3</sup>

### Other Legislation

**Mexican agricultural labor.**—Public Law No. 237, approved August 8, extended for 2 years—through December 31, 1955—certain provisions of the Agricultural Act of 1949. Among these provisions was the amendment to that act adopted in 1951, which excluded from the old-age and survivors insurance program service performed by foreign agricultural workers under contracts entered into in accordance with title V of the 1949 act.<sup>4</sup>

Under the terms of the 1951 legislation the exclusion was embodied in section 210 (a) (1) (C) of the Social Security Act and the comparable provision of the Internal Revenue Code. The legislation applies only to workers from Mexico.

**Italian treaty.**—On July 21, 1953, the Senate ratified, by a vote of 86 to 1, a supplementary agreement to the Treaty of Friendship, Commerce, and Navigation with Italy. Article VII of the supplementary agreement empowers the United States to enter into arrangements with Italy for combining coverage periods under the old-age and survivors insurance systems of the two countries. The ratification by the Senate was conditioned on the understanding that the arrangements entered into would be made by the United States only in conformity with provisions of statute.<sup>5</sup> Article VII provides as follows:

1. The two High Contracting Parties, in order to prevent gaps in the social insurance protection of their respective nationals who at different times accumulate substantial periods of coverage under the principal old-age and survivors insurance system of one High Contracting Party and also under the corresponding system of the other High Contracting Party, declare

<sup>2</sup> Wilbur J. Cohen, "Social Security Act Amendments of 1952," *Social Security Bulletin*, September 1952, p. 8.

<sup>4</sup> For views opposing the exemption in 1951, see S. Com. Rept. 214, part 2, Apr. 25, 1951, to accompany S. 984, 82d Cong., 1st sess., pp. 4-5. There was no opposition to the provision in the 1952 legislation.

<sup>5</sup> *Congressional Record*, July 21, 1953 (daily edition), pp. 9623 and 9632.

<sup>2</sup> Wilbur J. Cohen, "Aspects of Legislative History of the Social Security Act Amendments of 1950," *Industrial and Labor Relations Review*, January 1951, p. 192.



their adherence to a policy of permitting all such periods to be taken into account under either such system in determining the rights of such nationals and of their families. The High Contracting Parties will make the necessary arrangements to carry out this policy in accordance with the following principles:

(a) Such periods of coverage shall be combined only to the extent that they do not overlap or duplicate each other, and only insofar as both systems provide comparable types of benefits. (b) In cases where an individual's periods of coverage are combined, the amount of benefits, if any, payable to him by either High Contracting Party shall be determined in such a manner as to represent, so far as practicable and equitable, that proportion of the individual's combined coverage which was accumulated under the system of that High Contracting Party. (c) An individual may elect to have his right to benefits, and the amount thereof, determined without regard to the provisions of the present paragraph.

Such arrangements may provide for the extension of the present paragraph to one or more special old-age and survivors insurance systems of either High Contracting Party, or to permanent or extended disability insurance systems of either High Contracting Party.

2. At such time as the Maintenance of Migrants' Pension Rights Convention of 1953 enters into force with respect to both High Contracting Parties, the provisions of that Convention shall supersede, to the extent that they are inconsistent therewith, paragraph 1 of the present Article and arrangements made thereunder.<sup>6</sup>

The agreement with Italy is the first and to date the only treaty in which the United States has agreed, in principle, to arrangements for the coordination of benefit rights under old-age and survivors insurance. The Treaty is not self-executing but must be implemented by technical arrangements, which will have to be approved by statute.

*Coverage of Federal seamen under unemployment insurance.*—Only one piece of legislation affecting unemployment insurance was enacted by

<sup>6</sup> S. Rept. Executive H, Jan. 29, 1952 (82d Cong., 2d sess.), pp. 5-6.

Congress in 1953. Public Law No. 196 amends sections 1606 and 1607 of the Internal Revenue Code to permit unemployment insurance coverage under State laws for seamen employed on certain vessels operated by the Federal Government in transporting cargoes essential to Government military and other defense-related activities. The law provides that a State may cover the service of such seamen effective July 1, 1953. The law also permits a State to require contributions under its temporary disability insurance law for such service. Federal consent to coverage of its employees is necessary since, under the Constitution, States cannot tax the Federal Government without its consent.

*Uniformed Services Contingency Option Act.*—Public Law No. 239, approved August 8, 1953, permits members of the uniformed services—the Armed Forces, the Coast Guard, the Coast and Geodetic Survey, and the Public Health Service—to receive a reduced amount of retirement pay in order to provide payments to their widows or children.<sup>7</sup> The amount of the reduction is to be determined in each case by the actuarial equivalent method.

Section 8 of the act provides for the establishment of a Board of Actuaries to advise on the administration of the law. The Board is composed of the Government Actuary in the Treasury Department, the Chief Actuary of the Social Security Administration, and an actuary selected from the membership of the Society of Actuaries. The tables used in computing deductions in retirement pay to provide the options are to be those recommended by the Board of Actuaries.

### Congressional Studies

*Curtis Subcommittee.*—House Resolution 91, adopted February 24, 1953, authorized the House Ways and Means Committee to "conduct thorough studies and investigations of all matters" coming within its jurisdiction.<sup>8</sup>

<sup>7</sup> For a summary of the provisions see the *Bulletin*, November 1953, pp. 19-20.

<sup>8</sup> *Congressional Record*, Feb. 24, p. 1417. H. Res. 243, adopted May 27, authorized the expenditure of \$100,000 for the work of the Committee (ibid., May 27, 1953, p. 5881).

On May 21, the Committee appointed a social security subcommittee, with Representative Curtis of Nebraska as chairman; the other members are Representatives Baker, Cooper, Curtis of Missouri, Dingell, Goodwin, and Mills.

The resolution adopted by the Committee appointing the subcommittee directed it "to conduct thorough studies and investigations of all matters pertaining to our social security laws. Such studies and investigations shall include (but not be limited to) the basic concepts and principles of the old-age and survivors insurance and old-age assistance programs, as to taxes, benefits, commitments, retirement tests, reserves, coverage, administration, inequities, inadequacies, fiscal soundness and suggested amendments, changes and improvements."<sup>9</sup>

*Commission on Intergovernmental Relations.*—Public Law No. 109, approved July 10, 1953, established the Commission on Intergovernmental Relations, of which Oveta Culp Hobby, Secretary of Health, Education, and Welfare, is a member. The functions of the Commission are, of course, of vital interest to the social security program and to the entire Department of Health, Education, and Welfare.

The Commission has the responsibility of studying and investigating all the present activities in which Federal aid is extended to State and local governments, the interrelationships of the financing of this aid, and the source of funds for financing government programs. The Commission is to determine and report whether there is justification for Federal aid in the various fields in which Federal aid is extended; whether there are other fields in which Federal aid should be extended; whether Federal control with respect to these activities should be limited, and, if so, to what extent; and whether Federal aid should be limited to cases of need. The Commission is also to study and report on all other matters incident to such Federal aid, including the ability of the Federal Government and the States to

<sup>9</sup> *Analysis of the Social Security System: Hearings before a Subcommittee of the Committee on Ways and Means, 83d Cong., 1st sess., July 24 and 25, 1953, p. 3.*

finance any activities of this nature.

Section 1 of the law states that it is necessary to study the proper role of the Federal Government in relation to the States and localities because any existing confusion and wasteful duplication of functions and administration pose a threat to the objectives of the Federal-State programs, and because the activity of the Federal Government has been extended into many fields that, under our constitutional system, may be of primary interest to and the obligation of the States and localities, and because, as a result, intergovernmental relations have become complex. The objective of the study is to define these relations, to allocate the functions concerned to their proper jurisdiction, and to adjust intergovernmental fiscal relations so that each level of government discharges the functions that belong within its jurisdiction in a sound and effective manner.

The Commission is composed of 25 members. Fifteen members were appointed by the President—nine from the majority party and six from the minority party; five members were appointed by the President of the Senate—three from the majority party and two from the minority party; and five were appointed by the Speaker of the House of Representatives—three from the majority party and two from the minority party.

**Hoover Commission.**—The Commission on Organization of the Executive Branch of the Government, known as the Hoover Commission, was established by Public Law No. 108, approved July 10, 1953. The Commission has the responsibility of studying and investigating the present organization and methods of operation of Government agencies to determine what changes, in its opinion, are necessary. The legislation sets forth, to guide the Commission, a declaration of policy—"to promote economy, efficiency, and improved service in the transaction of the public business . . . by (1) recommending methods and procedures for reducing expenditures to the lowest amount consistent with the efficient performance of essential services, activities, and functions; (2) eliminating duplication and overlapping of services, activities, and func-

tions; (3) consolidating services, activities, and functions of a similar nature; (4) abolishing services, activities and functions not necessary to the efficient conduct of government; (5) eliminating nonessential services, functions, and activities which are competitive with private enterprise; (6) defining responsibilities of officials; and (7) relocating agencies now responsible directly to the President in departments or other agencies."

The Commission is composed of 12 members. Four were appointed by the President—two from the Executive branch of the Government and two from private life; four were appointed by the President of the Senate—two from the Senate and two from private life; and four appointed by the Speaker of the House of Representatives—two from the House and two from private life.

The Commission must submit its final report not later than May 31, 1955. Interim reports may be made, and a comprehensive report of its activities and the results of its studies must be submitted before December 31, 1954.

**Juvenile delinquency.**—Senate Resolution No. 89, adopted on June 1, 1953, provides for a "full and complete study of juvenile delinquency in the United States," to be made by a subcommittee of the Senate Committee on the Judiciary.

The Resolution states that special attention shall be given to (1) determining the extent and character of juvenile delinquency in the United States and its causes and contributing factors, (2) the adequacy of existing provisions of law in dealing with youthful offenders who break Federal laws, (3) sentences imposed on, or other correctional action taken with respect to, youthful offenders by Federal courts, and (4) the extent to which juveniles are violating laws relating to the sale or use of narcotics.

The members of the subcommittee are Senator Hendrickson, Chairman, and Senators Langer, Kefauver, and Hennings.

### **Veto of Private Relief Bill**

On June 15, 1953, President Eisenhower vetoed H.R. 1334, a private bill for the relief of Helmuth Wolf

Gruhl.<sup>10</sup> In 1931, Helen Gruhl married Werner Gruhl. In April 1932 a son, Helmuth Wolf Gruhl, was born of this marriage, and in 1935 Mrs. Gruhl separated from her husband and took the child from their home in Elizabeth, New Jersey, to Chicago, Illinois, and ultimately to Madison, Wisconsin. In June 1941 she obtained an absolute divorce from Werner Gruhl.

Werner Gruhl entered into another marriage. He died in November 1942 in Middlebury, Vermont. Helen Gruhl, the mother of Helmuth Wolf Gruhl, stated that she had no knowledge of the death of her former husband until April 1947. She said she would have learned of the death and would have filed a claim for the child's insurance benefits as early as November 1942, if the widow of Werner Gruhl had not, in her petition for administration of his estate, erroneously made the statement that she was his sole heir. Mrs. Helen Gruhl made application on behalf of her minor son for child's insurance benefits under title II of the Social Security Act in June 1947, and such benefits were awarded, retroactive to March 1947, in the amount of \$17.03 a month. Benefits were paid until the child reached age 18.

Had Mrs. Helen Gruhl been informed in 1942 of her husband's death and had timely application been made for the benefits, payments for the 51 months from December 1942 through February 1947, amounting to \$868.53, would have accrued to the benefit of the child. The Bureau of Old-Age and Survivors Insurance held that the provisions of the Social Security Act then in effect prevented the payment of these retroactive benefits, and the Bureau's action was upheld, on appeal, by a referee and by the Appeals Council of the Federal Security Agency. The Social Security Act provides for the payment of retroactive benefits for a limited period (before the 1950 amendments, 3 months; since then, 6 months) when the filing of an application is delayed after the individual is first eligible for benefits.

In vetoing the bill, President Eisen-

(Continued on page 26)

<sup>10</sup> H. Doc. 177, 83d Cong., 1st sess., June 15, 1953.



# Voluntary Insurance Against Sickness: 1948-52 Estimates\*

**V**OLUNTARY health insurance, which has been expanding rapidly in the United States, continued to grow in 1952. There were increases in the number of persons with insurance and in the amount of insurance premiums and benefits. The costs of sickness also continued to increase in 1952, resulting in larger benchmarks against which insurance protection may be measured.<sup>1</sup>

The direct and private costs of sickness are incurred mainly through (a) loss of earnings in periods of disability and the purchase of income-loss insurance, and (b) private expenditures for medical care and for medical care insurance. Taken together, these two private costs of sickness—restricted to loss of income from current incapacity, private expenditures for medical care, and the net costs of insurance—amounted to about \$15.2 billion in 1952. This total represented an increase of about \$1 billion from the 1951 total, or about the same annual increase as had been found for the two preceding years. Of the total cost for 1952, loss of current earnings accounted for \$5.7 billion and private medical expenditures for \$9.4 billion.

Premiums for insurance purchased against sickness costs amounted to about \$2.8 billion in 1952—nearly \$850 million for income-loss insurance and about \$2.0 billion for medical care insurance. The losses or benefits paid by the insurance companies or plans equaled about \$2.1 billion, with more than three-fourths (\$1.6 billion) in the form of medical care indemnities or benefits.

\* Prepared in the Division of Research and Statistics, Office of the Commissioner.

<sup>1</sup> This is the fifth article in a series analyzing the annual costs of sickness in the United States and the extent of voluntary insurance against these costs. For earlier estimates for 1948, 1949, 1950, and 1951 and subsequent revisions and refinements, and for an explanation of the methodology, see the *Bulletin* for January-February 1950, pp. 16-19; March 1951, pp. 19-20; December 1951, pp. 20-23; and December 1952, pp. 3-7.

## Scope of the Estimates

The rapid growth of voluntary health insurance, especially during and after World War II, stimulated the need for periodic estimates of its size and achievements in providing protection against the costs of sickness. The first report in this series, dealing with insurance experience in 1948, defined the purpose and scope of these annual estimates and presented the basic methodology. Since each of the succeeding reports has included some revisions, based on experience in making these annual analyses, it is timely to recapitulate the scope of the estimates.

Voluntary health insurance may be assessed through various indexes—the number of insurance policies in force, the number of different individuals insured, the comprehensiveness of their insurance, and the value of their insurance protection. Each index presents difficulties, because current insurance contracts and practices are complex and because the required data are only partially available. The Health Insurance Council, composed of representatives from insurance companies, publishes annual estimates of health insurance coverage—the numbers of individuals having some kind or amount of insurance for hospital, surgical, or medical expense or for income loss—but the Council's Survey Committee does not evaluate the insurance protection actually provided.

Certain quantitative aspects of voluntary health insurance protection may be measured in dollar values. Substantial information is available annually on the amounts paid to insurance carriers as premiums and on the amounts paid out by them as cash indemnities or as expenditures for service benefits. These figures can be compared with estimates of the actual costs of sickness to obtain indexes of insurance protection. This method avoids the necessity of taking account of enrollment and multiple policy-

holding, diversity of insurance contracts, and changes in population and costs.

By definition, voluntary health insurance is concerned with insurance entered into voluntarily. The estimates on insurance operations therefore exclude private or public insurance and self-insurance resulting from the requirements of workmen's compensation and related public laws, and the estimates of sickness costs exclude the costs of work-connected income loss and medical care. Similarly, the data on both benefits and sickness costs exclude expenditures made through other government programs supported by taxation (such as veterans' programs, public health services, and public assistance provisions for subsistence or medical care), since these expenditures are in general outside the scope of voluntary health insurance.

Cash sickness or temporary disability insurance required by public law presents a mixed situation, in part like and in part unlike that of workmen's compensation. The temporary disability insurance programs are compulsory; they deal, however, with sickness costs that are generally personal losses and expenditures (not employers' costs of doing business). The operations of exclusive or competitive public insurance funds (in California, New Jersey, and Rhode Island and under the Federal program for railroad employees) are plainly not voluntary health insurance.<sup>2</sup> In California and New Jersey, however, private insurance companies carry part and in New York they carry practically all of the coverage determined by compulsory insurance. The figures on coverage, premiums, and benefits for voluntary health insurance operations ordinarily include this substantial volume of privately insured but compulsory insurance

<sup>2</sup> Alfred M. Skolnik, "Temporary Disability Insurance Laws in the United States," *Social Security Bulletin*, October 1952.



against sickness costs. Special attention will be given to this problem later in the article.

In general, the estimates of voluntary health insurance operations presented here undertake to show the dollar amounts that the population pays privately to all insurance carriers and the corresponding dollar amounts representing what the population receives in all insurance benefits with respect to sickness costs of the kinds that constitute personal loss of earnings and personal consumption expenditures (as defined below). The dollar estimates for insurance costs include premiums from individuals, groups, and employers in the stated year. The estimates for insurance benefits include losses incurred by insurance companies<sup>3</sup> and expenditures for benefits by nonprofit plans, health and welfare funds, self-insured employers, and the like—whether derived from current earned premiums or from reserves. The objectives are estimates of the amounts people paid privately for voluntary insurance during the year and what they received back in benefits during the same year.

The dollar estimates for sickness costs, similarly, include the amounts that employed persons lost in wages, salaries, and self-employment income during that year because of current incapacity, and the amounts the whole civilian population spent for medical care in the same year. These figures exclude income loss resulting from total incapacity beyond 6 months' duration (since most voluntary health insurance does not try to cover the more extended risk) and from death, dismemberment, or partial disability. They also exclude loss from war-risk incapacity and, as noted earlier, work-connected injury, as well as all payments by the public through taxes and all expenditures for medical care by governmental bodies and by private (noninsurance) community, charitable, philanthropic, and other agencies.

<sup>3</sup> "Losses incurred" as used here exclude adjustment expenses; it is recognized that this figure somewhat overstates current benefit payments to policy-holders by the amount of reserves set aside against future obligations resulting from current claims.

Table 1.—Income loss due to illness, <sup>1</sup> 1948–52

[In millions, except average income loss per worker]

Item	1948	1949	1950	1951	1952
Average number of employed workers <sup>2</sup>	59	59	60	61	61
Average income loss per worker from illness <sup>3</sup>	\$77.00	\$78.75	\$82.95	\$89.32	\$94.08
Total income loss from illness	\$4,543	\$4,646	\$4,977	\$5,449	\$5,739
Net cost of income-loss insurance (addition) <sup>4</sup>	267	276	297	303	315
Paid sick leave (subtraction) <sup>5</sup>	291	298	314	334	347
Net income loss from illness	4,519	4,624	4,960	5,418	5,707
Potentially insurable income loss <sup>6</sup>	2,963	3,064	3,283	3,572	3,758
Potentially compensable income loss <sup>7</sup>	2,083	2,133	2,286	2,480	2,608

<sup>1</sup> Short-term or temporary non-work-connected disability (lasting not more than 6 months) and the first 6 months of long-term disability.

<sup>2</sup> Annual average of employed persons from Bureau of the Census, *Current Population Reports: Annual Report on the Labor Force*, Series P-50, Nos. 13, 19, 31, 40, 45, table 4.

<sup>3</sup> Average wage or salary for 7 workdays in a year, obtained by dividing the average annual earnings per worker (table 26, *Survey of Current Business*, National Income Number, July 1952 and July 1953) by 255 workdays in a year and multiplying this average daily wage by 7.

<sup>4</sup> The difference between premiums earned and losses incurred, from table 2. Data for 1948–51 revised.

<sup>5</sup> Based on estimated number of persons covered by paid sick leave and related provisions not treated as insurance in table 2. Assumes that 8.2–8.4 million

persons with such coverage received the equivalent of 45 percent of their total income loss due to illness. See *Annual Survey of Accident and Health Coverage in the United States*, each year 1948–52; also, "Health Insurance for Workers and Their Families," by Barkey S. Sanders, in *Employment and Wages in the United States*, by W. S. Woytinsky and Associates, Twentieth Century Fund, New York, 1953, pp. 217–218.

<sup>6</sup> Total income loss reduced by 40 percent (to exclude both the first week of disability and otherwise insurable income loss covered by paid sick leave) and increased by the net cost of current income-loss insurance.

<sup>7</sup> Of the potentially insurable income loss (excluding net cost of income-loss insurance), two-thirds is assumed to be potentially compensable and then increased by net cost of income-loss insurance.

The primary measures of the risks to which people are exposed and against which they may seek insurance are the total income loss due to current incapacity and the total amount spent for medical care. Alternative measures of the risks may be confined to parts of these totals, in recognition of the specific risks against which insurance is currently purchased. The measures may deal, for example, with only part of the total wage loss or with only the costs of hospitalization or physicians' services. In the reports in this series, current insurance operations are related to, and measured against, alternative benchmarks to give various percentages of sickness costs met by insurance. These percentages measure how much of the stated total risk is met by insurance; they are not intended to measure how much of the total risk is met for those individuals who have any kind of voluntary health insurance or for those who have hospital, surgical, or some other particular kind of insurance (as distinguished from those who do not) or for those who have had some particular risk experience.

### Income Loss Due to Illness

The estimate of income loss due to nonoccupational illness and injury used in this study is designed to re-

flect only current income loss from short-term or temporary disability and the first few months of extended disability. As noted earlier, it excludes loss of future earnings arising from extended or permanent disability or from premature death.

Table 1 shows the derivation of the estimate for each of the 5 years from 1948 through 1952. The gross figures (total income loss from illness) cover income loss for nonoccupational illness or injury, whether or not such losses are considered compensable under current insurance practice and whether or not they are covered by privately purchased insurance or by government programs.

Assuming that, on the average, 7 days were lost from work on account of illness during the year, the loss per worker equaled \$94.08 in 1952. Applied to a labor force of 61 million, this figure yields a gross estimate of \$5,739 million lost during the year. The gross figure was reduced by \$347 million for paid sick leave (see table 1, footnote 5) and increased by \$315 million for the net cost of income-loss insurance purchased in 1952 (table 2).

The resulting figure of \$5,707 million represents the net income loss in 1952 due to non-work-connected short-term illness and the first 6 months of longer-term illness; it is 5 percent more than the 1951 figure

and 26 percent more than that for 1948.

Most accident and health insurance currently available for purchase ordinarily does not undertake to cover the first few days or the first week of sickness (though it may do so in the case of accidents). The potentially insurable portion of income loss is estimated as \$3,758 million in 1952 (see table 1, footnote 6).

Potentially compensable income loss would be lower than either of the preceding estimates, since a guiding principle of current insurance practice is that benefits should not exceed 50-75 percent of actual income loss. For the purposes of these estimates it is assumed that two-thirds of the potentially insurable

income loss is compensable. This assumption leads to an estimate of \$2,608 million in 1952 (see table 1, footnote 7).

### Insurance Against Income Loss

Most of the voluntary insurance against income loss is provided by accident and health policies sold directly by insurance companies on a group or individual basis; some of it is derived from membership in employees' benefit organizations and fraternal societies, from union health and welfare funds, self-insuring employers, and other sources.

Table 2 includes data for 1948-52 for all types of nongovernmental organizations insuring against income loss. Of the total of \$533 million in

income-loss benefits in 1952, only about \$27 million appears to be derived directly from organizations other than insurance companies selling group and individual policies. Some health and welfare funds purchase their insurance from commercial companies or operate their own mutual insurance companies as separate corporations, and data for these funds are included, not in the \$27 million, but in the other items in the table.

Income-loss insurance premiums increased \$71 million between 1951 and 1952 (from \$777 million to \$848 million), or 9 percent. Benefits increased \$59 million (from \$474 million in 1951 to \$533 million in 1952), or 12 percent. In the same period the overall net loss of income rose \$289 million or 5 percent. The net cost of income-loss insurance—the difference between premiums earned and losses incurred—amounted to \$315 million in 1952. The benefits equaled 63 percent of premiums and the net costs 37 percent.<sup>4</sup> In 1951, benefits were 61 percent of premiums; this proportion was only 51 percent in 1948.

Private insurance company and self-insurance operations of the temporary disability programs in California, New Jersey, and New York are included in table 2 among the estimates for all private insurance provisions against income loss. These private operations under compulsory laws amounted to about 24 percent of all private insurance income-loss benefits in 1952. Since table 2 is restricted to private insurance, it does not include the operations of the public funds under the compulsory laws.<sup>5</sup>

### Private Expenditures for Medical Care

The Department of Commerce makes annual estimates of personal expenditures for medical care, as part of its annual report on national income and product. These data pro-

<sup>4</sup> For adjustments for accident and dismemberment insurance and offsets for income-loss insurance in automobile, resident liability, life, and other policies, see footnote 3 of table 2.

<sup>5</sup> Benefits paid by the public funds were \$57.1 million in 1948, \$62.1 million in 1949, \$62.8 million in 1950, \$59.5 million in 1951, and \$73.1 million in 1952.

Table 2.—Premiums, benefit payments, and loss ratios for commercial and other private insurance against income loss, 1948-1952<sup>1</sup>

[Amounts in millions]					
Item	1948	1949	1950	1951	1952
Premiums earned					
Total <sup>2,3</sup>	\$545	\$588	\$671	\$777	\$848
Group insurance <sup>2,4</sup>	175	210	284	372	399
Individual insurance <sup>2,4</sup>	346	352	355	368	409
Other <sup>2,5</sup>	24	26	32	37	40
Losses incurred					
Total <sup>2,3</sup>	\$278	\$312	\$374	\$474	\$533
Group insurance <sup>2,4</sup>	124	147	203	295	327
Individual insurance <sup>2,4</sup>	139	148	151	155	179
Other <sup>2,5</sup>	15	17	20	24	27
Loss ratios (percent)					
Total	51.0	53.1	55.7	61.0	62.8
Group insurance	70.9	70.0	71.5	79.3	82.0
Individual insurance	40.2	42.0	42.5	42.1	43.8
Other <sup>2,5</sup>	62.5	65.4	62.5	64.9	67.5

<sup>1</sup> Premiums and losses include accident only and travel accident insurance, and private insurance company operations and self-insured arrangements under compulsory cash sickness or temporary disability laws in California, New Jersey, and New York.

<sup>2</sup> Includes private insurance company operations under compulsory temporary disability insurance laws. Total losses paid by all private plans under these laws amounted to \$9.3 million, \$27.1 million, \$54.6 million, \$114.7 million, and \$127.0 million in the years 1948-52, respectively; these aggregates include a small amount (8-10 percent) of self-insurance, shown as other private insurance, below.

<sup>3</sup> No reduction made in the premiums or losses of individual insurance for accidental death and dismemberment provisions in policies that insure against income loss. (Estimate by the Health Insurance Council indicates that such reductions on losses would be about \$32 million for 1952.) Resulting overstatement of income-loss insurance is assumed to offset understatement arising from omission of current short-term income-loss insurance in automobile, resident liability, life and other policies.

<sup>4</sup> Premiums earned for income-loss and medical care insurance combined (separately for group and individual contracts), obtained from the *Spectator Accident Insurance Register*, 1949-52. Premiums for group policies were adjusted to eliminate Canadian business and to the level of total premiums according to Life Insurance Association of America charts (*Group Insurance and Group Annuity Coverage*, Continental U.S., 1948-52) after excluding premiums

for accidental death and dismemberment; premiums were then distributed between income-loss and medical care insurance on the basis of these charts. Premiums for individual policies were adjusted to eliminate life insurance and Canadian business and to the level of total premiums as derived from data in the U.S. Chamber of Commerce surveys (*American Economic Security*, July-August 1949-53); premiums were then distributed between income-loss and medical care insurance by reference to the mean amount of coverage shown in survey. Data include dividends and rate credits, mainly for group policies, and were adjusted for duplication within categories.

<sup>5</sup> Includes estimates for fraternal societies, union health and welfare funds, and employee mutual benefit associations, and for self-insurance under the California, New Jersey, and New York temporary disability laws and elsewhere. Information on fraternal accident and health business supplied by *The Fraternal Monitor*. Division between income-loss and medical care insurance estimated.

<sup>6</sup> Losses incurred, as reported by the *Spectator* for income-loss and medical care insurance combined, reduced by 1.9 percent (1.7 percent in 1952) of premiums earned for group policies and 3.2 percent for individual policies to eliminate adjustment costs. Loss ratios, furnished by the Health Insurance Council separately for group and individual insurance for hospital and surgical-medical care and for income loss, were used to derive losses incurred for each risk; these figures were then raised or lowered slightly to yield the aggregate losses for all three risks combined.



Table 3.—Private expenditures for medical care, 1948–52<sup>1</sup>

Item	Amount (in millions)					Percentage distribution				
	1948	1949	1950	1951	1952	1948	1949	1950	1951	1952
Total.....	\$7,285	\$7,658	\$8,248	\$8,816	\$9,447	100.0	100.0	100.0	100.0	100.0
Physicians' services <sup>2</sup> .....	2,176	2,297	2,416	2,565	2,718	29.9	30.0	29.3	29.1	28.7
Hospital services <sup>3</sup> .....	1,663	1,858	2,121	2,283	2,561	22.8	24.3	25.7	25.9	27.1
Dentists' services.....	895	931	959	989	1,028	12.3	12.2	11.6	11.2	10.9
Nurses' services.....	200	207	225	239	245	2.7	2.7	2.7	2.7	2.6
Medicines and appliances.....	1,322	1,829	1,927	2,111	2,177	25.0	23.9	23.4	23.9	23.0
Services of miscellaneous healing and curing professions.....	272	283	297	318	319	3.7	3.7	3.6	3.6	3.4
Administrative and other net costs of medical care insurance <sup>4</sup> .....	256	249	299	307	394	3.5	3.2	3.6	3.5	4.2
Insurance for hospital services.....	192	168	189	188	233	2.6	2.2	2.3	2.1	2.5
Insurance for physicians' services.....	64	81	110	119	161	0.9	1.0	1.3	1.4	1.7
Student fees for medical care.....	4	4	4	4	5	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	( <sup>5</sup> )	.1

<sup>1</sup> Except where otherwise noted, data are from the Department of Commerce, *National Income and Product of the United States, 1949–50, Supplement to Survey of Current Business*, 1951, table 30, p. 195, and *Survey of Current Business*, July 1953, table 30, p. 22. Excludes medical care expenditures for the Armed Forces and veterans, those made by public health and other government agencies and under workmen's compensation laws, and direct expenditures for services by private philanthropic organizations.

<sup>2</sup> Addition made each year to figure reported in *Survey of Current Business* for salaries of physicians employed in prepayment medical service plans.

<sup>3</sup> Computed from data in *Hospitals*, June of each year 1949–53. Based on income from patients for each year ending September 30 in all types of general and special short-term hospitals. Data are projected to December 31 of each year, and additions have been made for (1) nonregistered hospitals, and (2) estimated income from patients received by general and special long-term hospitals, mental and allied hospitals, and tuberculosis sanatoriums.

<sup>4</sup> Data from table 4.

<sup>5</sup> Less than 0.05 percent.

vide the basis for the annual series used here, with the following adjustments and substitutions:

(a) An upward adjustment in the expenditures for physicians' services has been made to include the salaries of physicians employed by prepayment medical care plans.<sup>6</sup>

(b) A substitution for the figure on expenditures for hospital services has been made each year in order to have an estimate representing income from patients for care in both private and public hospitals for the calendar year (the Department of Commerce source data deal only with the private sectors of the economy).

(c) The net cost of medical care insurance, as determined from table 5, is substituted for the figures for insurance net costs; the Department of Commerce figures cover net cost of both income-loss insurance and medical care insurance and are somewhat less precise than the data obtained at a later date for this analysis.

Table 3 gives the data for private expenditures for medical care for each of the 5 years 1948–52. The civilian population spent about \$9.4

<sup>6</sup> Similar adjustments for dentists and nurses employed in prepayment plans do not substantially alter the Department of Commerce figures, since the adjustments are less than \$0.5 million.

concurrent with the increase in population, increases in prices, and growth of insurance and thus of total net cost of insurance. The largest items of expenditure have continued to be those for physicians' services, hospital services, and drugs and appliances. In 1948, private expenditures for hospital services were less than expenditures for physicians' services and for drugs and appliances; in 1952, they were almost as large as the former and nearly \$400 million larger than the latter. The percentage distributions of the items making up the total of private expenditures for medical care has shown relatively little change from year to year, except for the rise in the proportion expended for hospital care.

### Insurance Against Medical Care Costs

The financial operations of all voluntary medical care insurance in the 5-year period 1948–52 are summarized in table 4.

Earned insurance income increased by 132 percent during the 5 years; the increase was 101 percent for hospitalization insurance and 225 percent for insurance against the costs of physicians' services. Benefit expenditures advanced at an even faster rate; by 1952 they were 165 percent greater

Table 4.—Premiums, benefit payments, and loss ratios for voluntary insurance against the costs of medical care, 1948–52<sup>1</sup>

Item	[Amounts in millions]				
	1948	1949	1950	1951	1952
Earned income					
Total.....	\$862	\$1,016	\$1,291	\$1,660	\$2,002
Hospital services.....	647	707	869	1,085	1,303
Physicians' services.....	215	309	422	575	699
Expenditures for benefits					
Total.....	\$906	\$767	\$992	\$1,353	\$1,608
Hospital services.....	455	539	680	897	1,070
Physicians' services.....	151	228	312	456	538
Loss ratios (percent) <sup>2</sup>					
Total.....	70.3	75.5	76.8	81.5	80.3
Hospital services.....	70.3	76.2	78.3	82.7	82.1
Physicians' services.....	70.2	73.8	73.9	79.3	77.0

<sup>1</sup> Data for 1948–51 summarize detailed presentations in earlier articles in this series; data for 1952 from table 5. The term "physicians' services" covers the services of surgeons (the largest component) and other types of physicians, including roentgenologists, and a small amount of dental, nursing, and related services and appliances. The term "hospital services" covers some services other than those received from hospitals, such as X-ray

services not furnished as part of the hospital services and emergency accident care.

<sup>2</sup> A large proportion of commercial insurance companies had net losses from underwriting either their individual or their group accident and health insurance business, or both, in 1951 and 1952; more non-profit insurance carriers reported in 1951 and 1952 than in 1950 an excess of benefit expenditures plus operating costs over total earned income.



than the 1948 amounts, with a higher rate of expansion for physicians' services than for hospital care benefits.

Table 5 gives in more detail 1952 financial data for all forms of medical care insurance by type of insurance or plan. The classification used in the 1952 table differs somewhat from that used in previous years, in order to meet requests for aggregates for the different classes of medical care insurance carriers or plans.

The proportion of total premium and of total expenditures assigned to hospitalization insurance did not change substantially from 1951 to 1952. Indeed, premiums for this insurance have accounted for about 65 percent and the benefits for about 66-70 percent of the totals since 1949. Hospitalization insurance continued in 1952 to be the leading form of medical care insurance being purchased.

In 1952, as in the four preceding years for which comparable data are available, Blue Cross plans were the largest single class of voluntary medical care insurance. Benefit payments under the Blue Cross plans accounted for 34 percent of all expenditures for benefits; their hospitalization benefits of \$541 million accounted for more than half of all hospitalization benefits paid. Group commercial insurance was second to Blue Cross in both insurance premiums and benefit payments, with premiums also in excess of half a billion dollars. Commercial group companies were the leading insurers against the costs of physicians' services, slightly exceeding the Blue Shield plans; they provided about 36 percent of these benefits. Their benefit payments for physicians' services were, however, slightly less than the combined benefit payments made for physicians' services by Blue Cross,

Blue Shield, and other nonprofit plans sponsored by medical societies, which together equaled 38 percent of the total. Plans not connected with Blue Cross, Blue Shield, or commercial insurance organizations provided only 8 percent of the total benefit expenditures for hospital services but as much as 17 percent of the benefit expenditures for physicians' services.

### Trends in Insurance Protection

Tables 1-4 show the dollar amounts of income loss and of private medical care expenditures for the years from 1948 through 1952; they also show the dollar volume of voluntary insurance against these losses or expenditures. The relations between insurance benefits and sickness costs measure the accomplishment of voluntary insurance in providing against these risks. Table 6 (condensed by omitting the data in the preceding tables for 1949 and 1950) summarizes the basic data on sickness costs and insurance benefits and shows the value of the current insurance for each of the years 1948, 1951, and 1952 in terms of percentage of sickness costs met by insurance.

The first three lines of table 6 measure voluntary insurance protection against income loss due to sickness. Benefit payments for income loss in the 5-year period have risen 92 percent—from \$278 million in 1948 to \$533 million in 1952—while total (net) income loss rose 26 percent, from a total of \$4,519 million (\$2,993 million with a 1-week waiting period) to a total of \$5,707 million (\$3,758 million with a 1-week waiting period). Insurance met 6.2 percent of the total loss in 1948, 8.7 percent in 1951, and 9.3 percent in 1952 (line 1). When measured against the smaller index of income loss (total minus the loss resulting from 1 week of incapacity), the percentages were 9.3 in 1948, 13.3 in 1951, and 14.2 in 1952 (line 2). Measured against the index of potentially compensable income loss (line 3), benefits covered 13.3 percent of this loss in 1948, 19.1 percent in 1951, and 20.4 percent in 1952. In this third measure the net increase in protection in the 5 years has been at the rate of about 1.4 percentage points a year.

Table 5.—Income and expenditures for medical care benefits of voluntary insurance, by type of carrier or plan, 1952

[Amounts in millions]

Type of insurance carrier or plan	Earned income			Expenditures for benefits <sup>1</sup>			Benefits as percent of income
	Total	For hospital services <sup>2</sup>	For physicians' services <sup>3</sup>	Total	For hospital services <sup>2</sup>	For physicians' services <sup>2</sup>	
Total.....	\$2,001.6	\$1,302.7	\$608.9	\$1,607.9	\$1,070.2	\$537.7	80.3
Blue Cross and affiliated organizations <sup>4</sup>	616.2	605.7	10.5	550.1	540.8	9.3	89.3
Blue Shield plans <sup>5</sup>	235.1	11.0	224.1	186.4	8.8	177.6	79.3
Other medical society-sponsored plans <sup>6</sup>	25.0	6.2	18.8	21.6	6.2	15.4	86.4
Other nonprofit plans:							
Community-wide plans.....	23.2	8.3	14.9	17.9	6.5	11.4	77.2
Consumer-sponsored plans.....	7.2	3.4	3.8	5.9	2.7	3.2	81.9
Fraternal societies <sup>7</sup> .....	7.9	3.7	4.2	5.3	2.5	2.8	67.1
Union health and welfare funds <sup>8</sup> .....	66.4	39.9	26.5	63.8	38.7	25.1	96.1
Employer and/or employee plans.....	47.2	23.6	23.6	43.8	21.5	22.3	92.8
Student health services <sup>9</sup> .....	5.0	2.0	3.0	5.0	2.0	3.0	100.0
Private group clinics with prepayment <sup>10</sup> .....	10.8	3.1	7.7	9.4	2.7	6.7	87.0
Commercial insurance: <sup>12</sup>							
Group.....	569.0	338.0	231.0	498.1	304.2	193.9	87.5
Individual.....	388.6	257.8	130.8	200.6	133.6	67.0	51.6

<sup>1</sup> Benefits paid, for nonprofit and other organizations; losses incurred, for commercial insurance.

<sup>2</sup> Includes some income or expenditures for outpatient services.

<sup>3</sup> Includes some income and expenditures for services other than those received from physicians (nurses, dentists, laboratories, etc.).

<sup>4</sup> Includes about \$10 million paid under the State temporary disability insurance laws of California and New York. Hospitalization benefits through private carriers were \$4.0 million in California; hospital and physician benefits through private carriers in New York were \$6.1 million. Hospitalization cash benefits paid by the State fund in California (not included in the table) were \$3.3 million.

<sup>5</sup> Addition made to the data reported for 81 plans by the Blue Cross Commission for one plan not reported and for Health Services, Inc. Data for medical-surgical insurance under 3 combined Blue Cross-Blue Shield plans shown under Blue Shield plans. Division between hospital and physicians' services estimated for 2 of the 6 Blue Cross plans that write both types of insurance on basis of enrollment and premiums.

<sup>6</sup> Excludes amounts for hospital insurance reported by Blue Shield Commission for 4 combined Blue Cross-Blue Shield plans (included in data reported by Blue Cross Commission, above). Division between hospital and physicians' services estimated for 6 plans on basis of enrollment and premiums.

<sup>7</sup> Covers 5 nonprofit plans sponsored or controlled by medical societies; excludes plans underwritten by commercial insurance companies.

<sup>8</sup> Estimated on basis of total accident and health insurance of such societies. Data on payments to lodge doctors not available.

<sup>9</sup> Covers only those funds or portions of funds used for the direct purchase of medical care without an intermediary insurance company or plan.

<sup>10</sup> Estimated.

<sup>11</sup> Not strictly comparable to 1951 data because 1 plan, previously classified as a private group clinic, has been reclassified as a community-wide plan.

<sup>12</sup> See footnotes 4 and 6 of table 2 for the method of developing these figures.

**Table 6.—Income loss, private expenditures for medical care, and insurance benefits through all voluntary insurance carriers, 1948, 1951, and 1952**

(Amounts in millions)

Benchmark <sup>1</sup>	1948		1951		1952		Percentage of sickness costs met by insurance		
	Income-loss and/or medical care expenditures	Voluntary insurance benefits	Income-loss and/or medical care expenditures	Voluntary insurance benefits	Income-loss and/or medical care expenditures	Voluntary insurance benefits	1948	1951	1952
1 Income loss only	\$4,519	\$278	\$5,418	\$474	\$5,707	\$533	6.2	8.7	9.3
2 Potentially insurable income loss (with 1-week waiting period)	2,993	278	3,572	474	3,758	533	9.3	13.3	14.2
3 Potentially compensable income loss	2,083	278	2,480	474	2,608	533	13.3	19.1	21.4
4 Total medical care expenditures	7,288	606	8,816	1,353	9,447	1,608	8.3	15.3	17.0
5 Physicians' services only	2,240	151	2,684	456	2,879	538	<sup>2</sup> 6.7	<sup>2</sup> 17.0	18.7
6 Hospital services only <sup>3</sup>	1,855	455	2,471	897	2,794	1,070	24.5	36.3	38.3
7 Physicians' and hospital services only <sup>3</sup>	4,095	606	5,155	1,353	5,673	1,608	14.8	26.2	28.3
8 Medical care expenditures currently insurable under some comprehensive plans <sup>4</sup>	5,067	606	6,301	1,353	6,919	1,608	12.0	21.5	23.2
9 Medical care expenditures potentially insurable under present forms of voluntary insurance <sup>4</sup>	5,798	606	7,087	1,353	7,672	1,608	10.5	19.1	21.0
10 Income loss plus total medical care expenditures <sup>4</sup>	11,807	884	14,234	1,827	15,154	2,141	7.5	12.8	14.1
11 Income loss plus physicians' and hospital services only <sup>4</sup>	8,614	884	10,573	1,827	11,380	2,141	10.3	17.3	18.8
12 Potentially insurable income loss and medical care expenditures <sup>4</sup>	8,791	884	10,659	1,827	11,430	2,141	10.1	17.1	18.7
13 Potentially compensable income loss and potentially insurable medical care expenditures <sup>4</sup>	7,881	884	9,567	1,827	10,280	2,141	11.2	19.1	20.8

<sup>1</sup> Except as noted, represents estimated income loss or private expenditure for medical care (from tables 1 and 3) plus appropriate addition for net costs of insurance (from tables 2 and 4).

<sup>2</sup> Slight overstatement because total benefit payments—but not the benchmark—unavoidably include some payments for services other than those received from physicians (nurses, dentists, laboratories, etc.).

<sup>3</sup> Both expenditures and insurance benefits contain some expenditures included as hospital services that were out-patient services.

<sup>4</sup> Includes total expenditures for services of physicians, hospitals, and dentists

and one-tenth of the expenditures for drugs, plus the net cost of medical care insurance.

<sup>5</sup> Includes total expenditures for services of physicians, hospitals, dentists, and nurses plus one-third the expenditures for drugs and appliances plus the net cost of medical care insurance.

<sup>6</sup> Combines lines 1 and 4.

<sup>7</sup> Combines lines 1 and 7.

<sup>8</sup> Combines lines 2 and 9.

<sup>9</sup> Combines lines 3 and 9.

Included in the income-loss payments of \$533 million in 1952 is an estimated \$127 million paid by private insurance companies or self-insurers with respect to coverage under the compulsory temporary disability insurance laws of California, New Jersey, and New York; such payments under these programs accounted for 24 percent of all benefit payments by private carriers in 1952. The percentage was about the same in 1951. In 1948, when private insurance companies were writing insurance under the temporary disability insurance law of only one State (California), the amount of private income-loss benefits attributable to this law was approximately \$9 million and made up about 3 percent of the total privately paid in that year.

If private insurance against non-work-connected income loss is regarded as only that insurance written entirely outside the provisions of compulsory public laws, the benefits paid in 1952 should be reduced by the \$127 million attributed to private insurance under these laws. The benchmark may then be adjusted downward to exclude the income lost by those protected by the public laws,

whether their coverage was effected by the public funds, by private insurance carriers, or by self-insurance. With such an adjusted benchmark and using only the entirely voluntary insurance benefit amount of \$406 million (the total minus the \$127 million), the percentages shown in the tabulation below are obtained; the corresponding unadjusted figures from table 6 are given for comparison:

Benchmark	Percentage met by insurance, 1952	
	Unadjusted <sup>1</sup>	Adjusted <sup>2</sup>
Total (net) .....	9.3	9.3
Potentially insurable income loss .....	14.2	13.8
Potentially compensable income loss .....	20.4	19.8

<sup>1</sup> From table 6.

<sup>2</sup> Excludes income losses for 12.3 million persons eligible for benefits under public temporary disability insurance programs, at an estimated \$107 per capita. (Estimates of eligibles and of per capita loss were based on reports of coverage and of total covered wages under the five public programs.) Private insurance under public laws (\$127 million) is assumed to have had a loss ratio of 82 percent in making the "adjusted" calculations, using the methodology in tables 1 and 6.

Thus, the effect of narrowing the

benchmarks by excluding the entire coverage effected under public laws and taking account of only strictly voluntary private insurance reduces somewhat the indexes of income-loss protection achieved by private insurance. If it were assumed that persons eligible for benefits under public laws have some need for, and interest in, supplementary private protection, and that they are "at risk" for some private insurance, the reduction in the benchmarks would have been less and the adjusted percentages of income loss met by entirely private insurance, shown in the tabulation, would be lower.

Between 1948 and 1952, medical care insurance benefits expanded nearly threefold (line 4 of table 6). These benefits met 8.3 percent of total medical care expenditures in 1948 and 17.0 percent in 1952. Insurance protection increased at the rate of nearly 2 percentage points a year. Private expenditures for medical services of all kinds increased from \$7.3 billion in 1948 to \$9.4 billion in 1952 (29 percent); the corresponding insurance benefits increased from \$606 million to \$1,608 million (165 percent).

When insurance protection is measured against narrower benchmarks, it is seen from the table that in 1952 insurance met 18.7 percent of the cost for physicians' services (line 5), 38.3 percent for hospital services (line 6), and 28.3 percent for both (line 7).<sup>7</sup>

There are prepayment plans that provide a wide range of benefits, including physicians' services in the home, office, and hospital, diagnostic services, dental care, and drugs, as well as hospitalization, and the enrollment in these plans has been increasing. Table 6 therefore includes a benchmark that contains items potentially insurable under such comprehensive prepayment plans (line 8). Measured against this benchmark, insurance payments met 23.2 percent of costs in 1952, in contrast to 12.0 percent in 1948. While most of the increase in the 5-year period results from expansion of insurance against

hospital costs and the costs of physicians' services in the hospital, some of it represents expansion in insurance against the cost of physicians' home and office calls, dental benefits, and the cost of drugs.

The benchmark in line 9 of the table most nearly represents the types of benefits available through the relatively new "major medical expense" insurance or the combination of the older forms of voluntary insurance and of "major medical expense" (or "catastrophic") insurance. The proportion of this benchmark met by insurance in 1952 was 21.0 percent; it had been 10.5 percent in 1948.

If total income loss and medical care expenditures are combined, 14.1 percent of the \$15.2 billion private cost of sickness in 1952 was met by insurance benefits of \$2.1 billion (line 10). If the measurement is made against a benchmark that includes only physicians' and hospital services plus income loss, insurance accounted for 10.3 percent in 1948 and for 18.8 percent in 1952 (line 11). If measurement is made against potentially insurable private medical care expenditures and income loss (line 12), the proportion of sickness costs met by

insurance in 1952 was 18.7 percent; if made against potentially insurable medical costs plus potentially compensable income loss, insurance met 20.8 percent, nearly twice the achievement in 1948.

The data presented in this analysis provide a means of measuring the present extent and the growth of voluntary health insurance in the past 5 years. In terms of premium income and expenditures (as well as in population coverage), voluntary health insurance has been expanding rapidly. Increase in the dollar volume of insurance is partly offset by increase in population and in the costs of sickness. There has been a nearly threefold expansion in insurance benefit amounts for medical care between 1948 and 1952, yielding a twofold expansion in the effective insurance protection. Income-loss insurance has been growing more slowly, with a doubling in benefit amounts and a 50-percent increase in effective insurance protection over the same 5-year period. Most of the costs of sickness incurred annually by the civilian population as a whole are still being carried as private losses and expenditures.

<sup>7</sup> The insurance industry reports that, at the end of 1952, 57 percent of the population had some insurance protection against hospital expenses, 46 percent against surgical expenses, and 22 percent against medical expenses. (*Annual Survey of Accident and Health Coverage in the United States, as of December 31, 1952*, Health Insurance Council, Sept. 1953, p. 7.)



# State Unemployment Insurance Legislation, 1953\*

*Amendments to the unemployment insurance laws adopted by the State legislatures in 1953 centered on benefit rates, disqualifications, and experience rating. A summary of the changes in these and other provisions governing the unemployment insurance programs is presented in the following pages.*

UNEMPLOYMENT insurance legislation enacted in 1953, like that in the past few years, presents a mixed picture of increases in benefit levels coupled with more restrictive disqualification provisions and changes in experience rating to permit assignment of lower tax rates. Presumably these changes reflect the greater concentration of public attention on certain aspects of the program's operations and were designed to accomplish specific purposes. Weekly benefit amounts were raised in line with increases in wage and price levels; disqualification provisions were tightened in an attempt to bar payment of benefits to claimants or classes of claimants under certain conditions; and, on the basis of rising reserves and low benefit costs, the tax burden on employers was lowered. Twenty-six States modified their benefit provisions, most of these in an upward direction; 25 States changed their experience-rating provisions; and 24 amended the language of their disqualifications.

All 46 State legislatures that met in 1953, with the exception of Utah, had before them proposed amendments to the unemployment insurance law.<sup>1</sup> While more than 1,500 such amendments were dropped into the legislative hoppers, less than 200 were finally enacted into law. In only four States—Delaware, Michigan, Missouri, and South Carolina—of those considering unemployment insurance bills did the legislatures adjourn without making any change in their laws. The more important of the changes that were enacted are de-

scribed in this article; the benefit provisions, as of December 1, 1953, are summarized in table 1. Several of the amendments will not be fully effective until some time in 1954.

## Coverage

As in the past few legislative sessions, little attention was given to extending the protection of unemployment insurance to groups now excluded. Of the changes in the definition of employment adopted in 15 States, amendments were significant in only five States.

Connecticut provided mandatory coverage for State employees and authorized elective coverage for employees of its political subdivisions. Benefit payments made to such employees are to be financed on a reimbursable rather than a contributory basis. Wisconsin broadened its coverage of State employees to include those paid on an annual salary basis and changed from a contributory to a reimbursable basis of financing, similar to that used in New York. The State of Washington extended coverage to employees of public utility districts and public power authorities.

Florida and South Dakota extended the coverage of their laws to include large seasonal operations that could not previously be covered, though they had more than eight workers, because they did not operate for as long as 20 weeks.

During the 1953 legislative sessions, 12 States amended in part their definitions of "employment" and "wages" to accord with the 1950 changes in the definitions of these terms in the Federal Unemployment Tax Act. Thirty-three States, altogether, have made such changes since 1950. Not all the amended State definitions are completely consistent with the Fed-

eral definitions, however. Consequently the types of employment covered under some State laws will be more inclusive than those covered by the Federal Act and those covered under other State laws will be less inclusive.

## Benefit Provisions

Twenty-six States amended their benefit provisions in one or more respects, with most of the amendments increasing benefits—at least for some claimants. At the same time, the changes in some State laws will reduce the benefit rights of certain claimants or exclude from protection certain workers, usually those with low earnings, who would have been eligible under the former provisions.

**Base period and benefit year.**—Vermont changed from a uniform to an individual base period<sup>2</sup> and benefit year<sup>3</sup> with a lag of 4-7 months between them. Alaska changed from an individual to a uniform base period and benefit year; the benefit year begins with the first full week in July, and the base period is the preceding calendar year. In Massachusetts the base period—formerly the last 4 quarters ending not less than 4 months before the beginning of the benefit year—is to be the first 4 of the last 5 completed calendar quarters. North Carolina also changed its base period. The period had been defined as the preceding calendar year for benefit years beginning between July 1 to December 31, and as the next to the last calendar year for benefit years beginning between January 1 and June 30. The amendment makes the base period the first 4 of the last 6 completed calendar quarters.

The lag period between the end of the base period and the beginning of the benefit year was increased in

<sup>2</sup> The period of covered employment that is used in determining a worker's benefit rights.

<sup>3</sup> The 1-year period in which a worker may draw the benefits to which he has been found entitled on the basis of his benefit rights in the preceding base period.

\* Prepared in the Division of Program Policy and Legislation, Bureau of Employment Security, Department of Labor.

<sup>1</sup> No changes in the District of Columbia law were considered by Congress in 1953.

Alaska and reduced in the other three States. The shorter the lag period is, the more nearly can benefits reflect current wage loss, because a worker's benefits are based on more up-to-date wage experience.

**Qualifying wages or employment.**—To be entitled to benefits, a worker must have earned at least a specified amount of wages or have worked in at least a minimum number of weeks, or both, within his base period. In 17 States the qualifying earnings or employment provisions were amended in 1953.

Eleven of these States increased the minimum qualifying wage requirement; in seven<sup>4</sup> the increase was the result of an increase in the minimum weekly amount. Alaska and Connecticut increased their flat qualifying amounts—Alaska from \$150 to \$300 and Connecticut from \$240 to \$300; in the latter State, a new requirement was added—that the worker claiming benefits for a second benefit year must have earned at least \$150 since the beginning of his previous benefit year.

Rhode Island changed from a flat qualifying requirement of \$300 to 30 times the weekly benefit amount (a range of \$300–750); thus, all individuals whose weekly benefit amount is more than the minimum must have earned more than under the old formula to qualify, and all individuals will have to have had employment in more than 1 quarter, except for those with earnings of \$750 or more in 1 quarter.

Tennessee formerly required earnings equal to 25 times the weekly benefit amount at the minimum and 30 times for all other benefit amounts. It now requires earnings equal to 40 times the weekly benefit rate for amounts from \$5 to \$15 and 50 times the weekly benefit for amounts from \$16 to \$26. Approximately 20–26 weeks of work are thus necessary to qualify—one of the most stringent qualifying requirements in the country. Montana, where base-period earnings equal to at least 30 times the weekly benefit amount had been necessary, changed to a requirement of 1½ times high-quarter earnings.

<sup>4</sup> Maine, Minnesota, Oklahoma, Vermont, West Virginia, Wisconsin, and Wyoming.

Three States retained their former basic qualifying requirements but added provisions that will make it more difficult for some individuals to qualify. Nebraska changed from a flat qualifying requirement of \$300 to a requirement that the individual must have earned at least \$150 in wages in each of 2 quarters. Such a provision will bar some individuals who have earned considerably more than \$300.

Oklahoma retained the qualifying requirement of earnings equal to 20 times the weekly benefit amount but added a provision that some wages must have been earned in at least 2 quarters. Since the weekly benefit is computed as 1/20 of wages in the high quarter, this change will mean that all workers must actually have base-period earnings of more than 20 times their weekly benefit amount in order to qualify for benefits.

Vermont kept its qualifying requirement of earnings equal to 30 times the weekly benefit amount but added that 1/3 of the qualifying wages must have been earned in the third and fourth quarters of the base period. For those with full-time employment in the first half of the base period, the qualifying requirement may be as much as 57–64 times the weekly benefit amount.

Georgia, Ohio, and South Dakota adopted slightly more liberal qualifying requirements for some claimants.

**Maximum weekly benefit amount.**—As in the past two legislative sessions, the emphasis in 1953 was on adjusting the maximum weekly benefit amount to reflect the higher wage levels rather than on extending the duration of benefits. Twenty States raised the basic maximum weekly benefit amount by amounts varying from \$1 to \$6. Alaska increased its maximum weekly benefit amount to \$35; Wisconsin to \$33; 9 States<sup>5</sup> to \$30; Colorado and Oklahoma to \$28; Maine to \$27; Georgia, Nebraska, North Dakota, and Tennessee to \$26; South Dakota to \$25; and Montana to \$23. Of these 20 States, 18 raised the amount of wages that the claimant must have earned to qualify for the new maximum, and an additional

<sup>5</sup> Connecticut, Maryland, Minnesota, Nevada, New Hampshire, New Mexico, Ohio, West Virginia, and Wyoming.

State (Rhode Island), which did not increase its maximum, also increased the amount of earnings necessary to qualify for it. In some cases, as shown in table 2, the increases were substantial, and disproportionate to the increase in benefit rates as compared with other States.

Even with the adjustments enacted in the 1953 legislative sessions the maximum basic weekly benefit is more than 50 percent of the average weekly wages of all covered workers in the State only in Mississippi, New Hampshire, and North Carolina. If maximum augmented weekly benefits—that is, benefits including maximum dependents' allowances—are considered, the maximum weekly benefit is more than 50 percent of the average weekly wage in seven additional States.<sup>6</sup> It is interesting to note that, while in 1953 the maximum weekly benefit for claimants not entitled to a dependents' allowance was less than 50 percent of the average weekly wage in 48 States, in 1939 the maximum weekly benefit was more than 50 percent of the average weekly wage of covered workers in 48 States.

At the end of the 1953 legislative sessions the maximum basic weekly benefit amounts ranged from \$20 to \$35, with maximum augmented weekly benefits as high as \$70, distributed as follows:

Maximum weekly benefit	Without dependents' allowance		With maximum dependents' allowance	
	Number of States	Percent of covered workers <sup>1</sup>	Number of States	Percent of covered workers <sup>1</sup>
\$45 or more.....	—	—	4	6.3
36–44.....	—	—	2	2.0
32–35.....	2	2.3	3	11.6
30.....	15	43.7	—	—
26–28.....	14	23.8	1	6.4
25.....	11	19.0	—	—
22–23.....	4	3.8	—	—
20.....	5	7.4	1	0.6

<sup>1</sup> Average monthly covered employment in 1952.

Twenty States, with 55.0 percent of the covered workers, now provide a maximum weekly benefit of \$30 or more, including the maximum dependents' allowance in three of these

<sup>6</sup> Alaska, Connecticut, Maryland, Massachusetts, Nevada, North Dakota, and Wyoming.

Table 1.—Significant benefit provisions of State unemployment insurance laws, December 1, 1953

State	Qualifying wages or employment in base period <sup>1</sup>	Weekly benefit amount <sup>1</sup>			Earnings disregarded in computing weekly benefits for partial unemployment <sup>4</sup>	Total benefits payable in benefit year				
		Computation (fraction of high-quarter wages, unless otherwise indicated) <sup>2</sup>	For total unemployment			Computation (fraction of total base-period wage credits unless otherwise indicated) <sup>5</sup>	Minimum		Maximum	
			Minimum <sup>3</sup>	Maximum <sup>3</sup>	Amount		Weeks of total unemployment <sup>6</sup>	Amount <sup>3</sup>	Weeks of total unemployment <sup>6</sup>	
Ala.	35 times wba and \$112.01 in 1 quarter.	1/26	\$6.00	\$22.00	\$2	1/3	\$70.00	11+	\$440	20
Alaska	\$300	2.1-1.2% of annual wages, plus 20% wba for each dependent up to wba.	8.00-10.00	35.00-70.00	\$10	<sup>5</sup> 32-30%	96.00	12	910-1,820	26
Ariz.	30 times wba and wages in 2 quarters.	1/25 plus \$2 for each dependent up to \$6.	5.00-7.00	20.00-26.00	\$5	1/3	50.00	10	400-520	20
Ark.	30 times wba	1/21-1/27	7.00	22.00	\$3	1/3	70.00	10	352	16
Calif.	30 times wba or 1½ times high-quarter wages, whichever is less, but not less than \$300.	1/19-1/23	10.00	25.00	\$3	1/2	150.00	15-12+	650	26
Colo.	30 times wba	1/25	7.00	<sup>3</sup> 28.00-35.00	\$3	1/3	70.00	<sup>6</sup> 10-26	<sup>3</sup> 560-910	<sup>6</sup> 20-26
Conn.	\$300 and wages in 2 quarters.	1/26, plus \$3 for each dependent up to 1/2 wba.	8.00-11.00	30.00-45.00	\$3	1/3	120.00	15-10	780-1,170	26
Del.	30 times wba	1/25	7.00	25.00	\$2	1/4	77.00	<sup>6</sup> 11	650	26
D. C.	25 times wba up to \$250.	1/23, plus \$1 for each dependent up to \$3. <sup>3</sup>	6.00-7.00	<sup>3</sup> 20.00	2/5 of wba	1/2	75.00	12+-10+	<sup>3</sup> 400	20
Fla.	30 times wba and wages in 2 quarters.	1/18-1/26	5.00	20.00	\$5	1/4	38.00	7+	320	16
Ga.	35-45+ times wba and \$100 in 1 quarter.	1/25	5.00	26.00	\$5	Uniform	100.00	20	520	20
Hawaii	30 times wba	1/25	5.00	25.00	\$2	Uniform	100.00	20	500	20
Idaho	25-38 times wba; \$150 in 1 quarter and wages in 2 quarters.	1/19-1/25	10.00	25.00	1/2 of wba	40-26%	100.00	10	650	26
Ill.	\$400	1/20	10.00	27.00	\$2	<sup>5</sup> 46-33%	185.00	<sup>6</sup> 18+-10	702	26
Ind.	\$250 and \$150 in last 2 quarters.	1/25	5.00	27.00	\$3 from other than regular employer.	1/4	62.00	12+-6+	540	20
Iowa	20 times wba	1/20	5.00	26.00	\$3	1/3	33.33	6+	520	20
Kans.	\$100 in 2 quarters or \$200 in 1 quarter.	1/25 up to 50% of State average weekly wage, but not more than \$28.	5.00	28.00	\$2	1/3	34.00	6+	560	20
Ky.	\$300	2.6-1.2% of annual wages.	8.00	28.00	1/3 wages	Uniform	208.00	26	728	26
La.	30 times wba	1/20	5.00	25.00	\$3	1/3	50.00	10	500	20
Maine	\$400	2.0-0.9% of annual wages.	9.00	27.00	\$2	Uniform	180.00	20	540	20
Md.	30 times wba and \$156 in 1 quarter.	1/26, plus \$2 for each dependent up to \$3.	6.00-8.00	30.00-38.00	\$5	1/4	45.00	7+	780-988	26
Mass.	\$500	1/20, plus \$2 for each dependent, total not to exceed average weekly wage.	7.00-9.00	25.00-( <sup>6</sup> )	0	3/10	150.00	21+-6	650-( <sup>7</sup> )	26
Mich.	14 weeks of employment at more than \$8.	67-53% of average weekly wage plus \$1 or \$2 per dependent, by schedule \$1-8.	6.00-7.00	27.00-35.00	Up to 1/2 basic wba. <sup>4</sup>	2/3 weeks of employment.	57.00	9+	540-700	20
Minn.	\$400 with \$300 in 1 quarter and \$100 in another quarter, or \$500.	2.6-1.0% of annual wages.	11.00	30.00	\$5	<sup>5</sup> 41-26%	165.00	15	780	26
Miss.	30 times wba	1/26	3.00	30.00	\$2	Uniform	48.00	16	480	16
Mo.	Wages in 2 quarters.	1/25	7.50	25.00	\$4	1/3	( <sup>7</sup> )	( <sup>7</sup> )	600	24
Mont.	1½ times high-quarter wages and \$170 in high quarter.	1/25-1/28	7.00	23.00	( <sup>6</sup> )	Uniform	140.00	20	460	20
Nebr.	\$300 with \$150 in each of 2 quarters.	1/21-1/23	10.00	26.00	Up to 1/2 wba <sup>4</sup>	1/3	100.00	10	520	20
Nev.	30 times wba	1/25, plus \$3 for 1 dependent and \$5 for each additional dependent up to \$20, but total may not exceed 6% of high-quarter wages.	\$8.00-11.00	\$30.00-50.00	\$3	1/3	\$80.00	10	\$780-1,300	26
N. H.	\$300	2.2-1.2% of annual wages.	7.00	30.00	\$3	Uniform	182.00	26	780	26
N. J.	17 weeks of employment at \$15 or more.	2/3 of average weekly wage.	10.00	30.00	Up to ½ wba. <sup>4</sup>	3/4 weeks of employment.	130.00	13	780	26

See footnotes at end of table.



Table 1.—Significant benefit provisions of State unemployment insurance laws, December 1, 1953—Continued

State	Qualifying wages or employment in base period <sup>1</sup>	Weekly benefit amount <sup>1</sup>		Earnings disregarded in computing weekly benefits for partial unemployment <sup>4</sup>	Total benefits payable in benefit year					
		Computation (fraction of high-quarter wages, unless otherwise indicated) <sup>2</sup>	For total unemployment		Computation (fraction of total base-period wage credits unless otherwise indicated) <sup>3</sup>	Minimum		Maximum		
			Minimum <sup>3</sup>			Maximum <sup>3</sup>	Amount	Weeks of total unemployment <sup>3</sup>	Amount <sup>3</sup>	Weeks of total unemployment <sup>3</sup>
N. Mex.	30 times wba and \$156 in 1 quarter.	1/26-----	10.00	30.00	\$3-----	2/5-----	120.00	12	720	24
N. Y.	20 weeks of employment at average of \$15 or more.	67-52% of average weekly wage.	10.00	30.00	( <sup>5</sup> )-----	Uniform-----	260.00	26	780	26
N. C.	\$250-----	2.4-1.0% of annual wages.	7.00	30.00	\$2-----	Uniform-----	182.00	26	780	26
N. Dak.	30 times wba and wages in 2 quarters.	1/24, plus \$1 or \$2 per dependent, by schedule \$2-6.	7.00-9.00	26.00-32.00	\$3-----	Uniform-----	140.00	20	520-640	20
Ohio	20 weeks of employment and \$240.	1/17-1/25, plus \$2.50 for each dependent up to \$5.	10.00-12.50	30.00-35.00	( <sup>4</sup> ) \$2-----	1/2-----	120.00	12-9+	780-910	26
Okla.	20 times wba and wages in 2 quarters.	1/20-----	10.00	28.00	\$7-----	1/3-----	67.00	6+	616	22
Oreg.	\$400-----	3.4-1.4% of annual wages.	15.00	25.00	\$2-----	1/3-----	133.00	8+	650	26
Pa.	30 times wba and \$120 in 1 quarter.	1/25-----	10.00	30.00	\$6-----	43-34%-----	130.00	13	780	26
R. I.	30 times wba-----	1/20-----	10.00	25.00	\$5-----	35-27%-----	104.00	10+6+	650	26
S. C.	30 times wba and \$100 in 1 quarter.	1/30-----	5.00	20.00	\$1-----	Uniform-----	90.00	18	360	18
S. Dak.	1½ times high-quarter wages and \$150 in 1 quarter or wages in 2 quarters if base-period wages are \$600 or more.	1/20-1/23-----	8.00	25.00	\$3-----	36-22%-----	80.00	10	500	20
Tenn.	50 times wba and \$75 in 1 quarter (40 if wba is under \$16).	1/21-1/25-----	5.00	26.00	\$5-----	Uniform-----	110.00	22	572	22
Tex.	\$200 and wages in 2 quarters.	1/26-----	7.00	20.00	\$3-----	1/5-----	40.00	5	480	24
Utah	19 weeks of employment and \$400 base-period wages.	1/20-----	10.00	27.50	\$6-----	* 40-29%-----	160.00	* 16-15	715	26
Vt.	30 times wba and \$50 in 1 quarter (effective 4/4/54, 30 times wba and \$200 in 1 quarter and ½ of wages in last 2 quarters).	1/18-1/26 (effective 4/4/54, 1/22-1/26)	6.00 (effective 4/4/54, \$10).	25.00	\$3-----	Uniform-----	120.00 (effective 4/4/54, \$200).	20	500	20
Va.	25 times wba (16+ if wba is \$6).	1/25-----	6.00	22.00	\$2-----	1/4-----	36.00	6	352	16
Wash.	\$600-----	1.5-1.2% of annual wages.	10.00	30.00	\$8-----	* 25-31%-----	150.00	15	780	26
W. Va.	\$500-----	1.8-1.0% of annual wages.	10.00	30.00	\$6-----	Uniform-----	240.00	24	724	24
Wis.	14 weeks of employment at average of \$13 or more.	69-51% of average weekly wage.	10.00	33.00	Up to ½ wba. <sup>4</sup>	7/10 weeks of employment.	100.00	10	874.50	26½
Wyo.	26 times wba and \$200 in 1 quarter.	1/21-1/25, plus \$3 for each dependent up to \$6, but total may not exceed 8% of high-quarter wages.	10.00-13.00	30.00-36.00	\$5-----	* 31-26%-----	80.00	8	780-936	26

<sup>1</sup> Weekly benefit amount is abbreviated throughout the table as wba.<sup>2</sup> When State uses a weighted high-quarter formula, annual-wage formula, or average-weekly-wage formula, approximate fractions or percentages are taken at midpoint of lowest and highest normal wage brackets. When dependents' allowances are provided, the fraction applies to the basic benefit amount.<sup>3</sup> When two amounts are given, higher includes dependents' allowances except in Colorado, where higher amount includes 25 percent additional for claimants employed in State by covered employers for 5 consecutive calendar years with wages in excess of \$1,000 per year and no benefits received; duration for such claimants is increased to 26 weeks. Higher figure for minimum weekly benefit amount includes maximum allowance for 1 dependent at minimum weekly benefit. In the District of Columbia same maximum with or without dependents. Maximum augmented payment to individuals with dependents not shown for Massachusetts, since any figure presented would be based on an assumed maximum number of dependents.<sup>4</sup> In States noted, full weekly benefit is paid if earnings are less than ½ weekly benefit; ½ weekly benefit amount, if wages are ½ weekly benefit but less than weekly benefit. In all States with dependents' allowances except Michigan and Ohio, claimant receives full allowance for weeks of partial unemployment. In Michigan, claimant eligible for ½ weekly benefit amount gets ½ dependents' allowance; in Ohio, payment of dependents' allowance is limited to 26 weeks.<sup>5</sup> In States with weighted schedules the percent of benefits is figured at the bottom of the lowest and of the highest wage brackets; in States noted the percentages at other brackets are higher and/or lower than the percentages shown. In Utah, duration is based on average State wage; percentages given apply for benefit years beginning between 4/1/53 and 3/31/54.<sup>6</sup> When two figures are given, higher applies to claimants with minimum weekly benefit amount and minimum qualifying wages except in Colorado, where some claimants are entitled to 26 weeks (see footnote 3); if qualifying wages are concentrated largely or wholly in the high quarter, weekly benefit for claimants with minimum qualifying wages may be higher and consequently weeks of benefits are less, as indicated by lower figure. In Delaware, statutory minimum; in Illinois and Utah, statutory minimum of 10 and 15 weeks respectively, not applicable at minimum weekly benefit amount.<sup>7</sup> If benefit is less than \$5, benefits are paid at the rate of \$5 a week; no qualifying wages and no minimum weekly or annual benefits are specified.<sup>8</sup> No partial benefits paid, but earnings not exceeding the greater of \$7 or 1 day's work of 8 hours are disregarded for total unemployment.<sup>9</sup> Partial benefits are ½ of weekly benefit amount for each of 1-3 effective days. "Effective day" is defined as the fourth and every subsequent day of total unemployment in a week for which not more than \$30 is paid.

States: A maximum of \$22 is found in only three States, with only 3.5 percent of all covered workers. Only five States, with 7.4 percent of the covered workers, now provide a maximum weekly benefit of less than \$22.

**Dependents' allowances.**—No State adopted dependents' allowances during 1953. Of the 11 States having such provisions, Connecticut, Maryland, North Dakota, Ohio, and Wyoming increased the maximum basic weekly benefit amount and thus the maximum augmented benefit amount. The Connecticut increase was from \$36 to \$45, Maryland's from \$33 to \$38, North Dakota's from \$31 to \$32, Ohio's from \$33 to \$35, and Wyoming's from \$31 to \$36.

Alaska and Nevada not only increased the maximum basic weekly benefit but also amended their dependents' allowance provision. In Alaska the limit on the amount of the allowance was raised from 60 percent to 100 percent of the weekly benefit amount, thus providing a maximum augmented benefit of \$70 for a claimant with five dependents. Nevada, which raised the allowance for the second and additional dependents from \$3 to \$5, also increased the limit of the allowance from \$12 to \$20 and the limit on the augmented weekly benefit amount from \$37 to \$50. Since, however, the Nevada law retains the overriding proviso that in no case can the augmented weekly benefit amount exceed 6 percent of high-quarter wages, the increase in the maximum augmented benefit may be more apparent than real for many claimants. Ohio limited payments of dependents' allowances to 26 a year; the restriction will affect claimants who receive benefits for weeks of partial unemployment and who may be paid basic benefits for more than 26 weeks.

**Minimum weekly benefit amount.**—Seven of the 20 States that raised the maximum weekly benefit amount also raised the minimum amount, and Vermont raised the minimum without making any change in the maximum. The increase amounted to \$4 in Oklahoma and Vermont; \$3 in Wyoming; \$2 in Maine, Nebraska, and West Virginia; and \$1 in Minnesota and Wisconsin.

These changes will probably affect

relatively few claimants, since in 1952 only 1.4 percent of all weeks compensated were paid at the minimum benefit rate, while 55.4 percent were compensated at the maximum.

**Weekly benefit formulas.**—In most States the maximum weekly benefit was increased without change in the formula, but in three States the formula was changed. Alaska changed from a formula basing weekly benefits on a fraction of earnings in the base-period quarter of highest earnings to one basing benefits on a fraction of annual earnings.<sup>7</sup> Under the old formula, an individual who earned \$580.01 in 1 quarter and had no other base-period earnings was eligible for a benefit of \$30 (the old maximum) for 8 weeks; under the new formula he will be eligible for a weekly benefit of \$9 for 14 weeks. Base-period earnings of \$2,500 are now required for a weekly benefit of \$30 and 26 weeks' duration.

Montana's change, from 1/22 of high-quarter wages to a weighted schedule of 1/26–1/28 of high-quarter wages, results in a considerably higher earnings requirement. Formerly, an individual who earned \$440 in the high quarter and \$600 in the base period was eligible for a weekly benefit of \$20 for 18 weeks, or total potential annual benefits of \$360. Under the new formula, high-quarter earnings of \$440 will yield a computed weekly benefit of \$16, but base-period earnings of \$600 are insufficient to qualify for benefits at that amount. Since earnings of \$600 are sufficient,

<sup>7</sup> Under a high-quarter formula, the weekly benefit is determined by the amount of the claimant's wages in that calendar quarter of his base period during which his wages were highest. The formula may be in terms of a uniform fraction, with the weekly benefit representing the same proportion of high-quarter wages at all benefit levels, or it may be a weighted schedule, under which the weekly benefits at the lower levels generally represent a higher proportion of the high-quarter wages than do the benefits at the higher levels.

Under an annual-wage formula, the weekly benefit represents a percentage of the claimant's aggregate annual wages during his base period. In all States where such a formula is in effect, the weekly benefits are determined under a weighted schedule that gives a higher proportion of the annual wages to the claimants at the lower benefit levels.

however, to enable the claimant to obtain a \$15 weekly benefit, the individual will be eligible at that benefit rate for 20 weeks or for total potential annual benefits of \$300. To be eligible for a weekly benefit of \$20 under the new law, the individual must earn at least \$540 in the high quarter and \$810 in the base period.

Wyoming shifted from 1/20 of high-quarter wages to a weighted schedule of 1/21–1/25. Under this amendment, the weekly benefit will be decreased for all claimants whose high-quarter earnings would entitle them to a weekly benefit less than the former maximum and for some who qualified for the maximum.

In contrast, Maine liberalized its annual-wage formula by increasing the weekly benefit by \$1 for each wage bracket, and Minnesota modified its formula by lowering the earnings required for all weekly benefit amounts between \$17 and \$30.

**Benefits for partial unemployment.**—Five States increased payments for weeks of partial unemployment under formulas that provide that the amount paid for a week of partial unemployment is the weekly benefit amount less any wages in excess of a specified amount earned in the week. In Alaska the earnings allowance was raised from \$5 to \$10; in Maryland from \$2 to \$5; in Minnesota from \$3 to \$6; in Oklahoma from \$2 to \$7; and in Wyoming from \$3 to \$5. Pennsylvania increased the partial-earnings allowance from \$5 to \$6 and amended its definition of unemployment to provide that an individual is unemployed in any week in which he works less than full time and earns less than his weekly benefit plus \$6. Thus individuals who work less than full time and earn more than their weekly benefit, but less than their weekly benefit plus \$6, will therefore be able to draw some benefits. Maine, on the other hand, lowered the partial-earnings limit from \$3 to \$2.

**Duration of benefits.**—Only eight States amended their duration provisions—probably because of the greater emphasis upon upward adjustment of weekly benefit amounts—although another factor may have been the short duration of unemployment for most claimants under present condi-

tions. Four of these States, with variable duration, increased the maximum duration to 26 weeks—an increase of 6 weeks for Wyoming, 3 weeks for Massachusetts, and 1 week for Alaska and Minnesota. Under Alaska's new formula, maximum duration is possible only at a weekly benefit amount of \$22 and above.

Two States with uniform duration, Montana and West Virginia, increased duration from 18 to 20 weeks and from 23 to 24 weeks, respectively. Connecticut increased duration for all claimants except those eligible for the maximum of 26 weeks by increasing the duration fraction from 1/4 to 1/3 of base-year earnings. Maryland increased duration for claimants with dependents by providing that dependents' allowances are not to be considered in the duration formula.

Along with the changes in the arithmetic of the formulas, minimum duration was increased in Alaska from 8 to 12 weeks, in Connecticut from 6 to 8 weeks, in Minnesota from 14 to 15 weeks, and in Wyoming from 6 to 8 weeks.

At the end of 1953, the potential maximum duration of benefits varied from 16 to 26½ weeks.

Maximum number of weeks	Number of States		Percent of covered workers in States <sup>1</sup>
	Uniform duration	Variable duration	
Total	14	37	100.0
26-26.5	4	19	67.2
22-25	2	4	10.1
20	6	11	17.4
16-18	2	3	5.3

<sup>1</sup> Average monthly covered employment in 1952.

**Benefit rights of ex-servicemen.**—Ten States took some legislative action on provisions concerned with special benefit rights for ex-servicemen. One State enacted, one changed, and three extended provisions preserving the benefit rights of individuals entering the Armed Forces, while five States repealed such provisions.

### Eligibility for Benefits

As in 1951, only three States made any changes during 1953 in their eligibility requirement, aside from qualifying earnings.

Arkansas and Oklahoma amended

Table 2.—Amounts required to qualify for maximum weekly benefit amounts under old and new provisions, 19 States

State	Former maximum weekly benefit amount	Earnings required	New maximum weekly benefit amount	Earnings required
Alaska <sup>1</sup>	\$30.00	\$580.01	\$35.00	\$3,000.00
Colorado	22.75	682.50	28.00	840.00
Connecticut	24.00	612.00	30.00	768.00
Georgia	20.00	850.00	26.00	1,183.00
Maryland	25.00	750.00	30.00	900.00
Minnesota	25.00	2,750.00	30.00	3,000.00
Montana	20.00	600.00	23.00	945.00
Nebraska	24.00	825.01	26.00	375.01
Nevada	25.00	750.00	30.00	900.00
New Hampshire	28.00	2,200.00	30.00	2,400.00
New Mexico	25.00	750.00	30.00	900.00
North Dakota	25.00	750.00	26.00	780.00
Ohio	28.00	(?)	30.00	(?)
Oklahoma	22.00	440.00	28.00	560.00
Rhode Island	25.00	490.00	25.00	750.00
Tennessee	25.00	660.00	26.00	1,300.00
West Virginia	22.00	2,500.00	30.00	3,000.00
Wisconsin	30.00	812.14	33.00	896.14
Wyoming	25.00	625.00	30.00	780.00

<sup>1</sup> Earnings required for former maximum in Alaska under high-quarter wage formula entitled claimant to duration of 8 weeks; earnings required for new maximum under annual-wage formula entitle claimant to 26 weeks.

<sup>2</sup> Total earnings required not specified in law; high-quarter earnings for former maximum, \$671; for current maximum, \$731. Twenty weeks of work in base period required under both laws.

the availability-for-work provision by adding the equivalent of an "active search for work" clause, bringing to 26 the number of States with such statutory requirements. Connecticut added a provision, in keeping with other State labor legislation, that a woman need not be available for work between the hours of 1 a.m. and 6 a.m., thus adding some flexibility in the application of the availability requirement.

### Disqualifications

While a few States made alleviating changes in the statutory disqualification provisions, others added restrictions to the conditions governing disqualification. On balance, the amendments result in provisions somewhat more restrictive than those in effect before the legislative sessions. As in earlier years, however, many of the proposals introduced for more restrictive disqualifications failed of enactment. Of the 24 States amending their disqualification provisions, eight deleted certain causes for disqualification, and 15 added new causes (eight of these providing an administrative disqualification in ad-

dition to the penalty provisions for fraud). Eleven States increased the severity of existing disqualification provisions, and six made them less severe.

The character of the new disqualification provisions is to make it more difficult for disqualified claimants to reestablish their entitlement to benefits by requiring some reemployment and earnings as a condition for lifting the barrier. It is likely that these provisions would have the effect of completely wiping out rights under the program in periods of increased unemployment and decline in work opportunities.

**Voluntary leaving.**—Arkansas, Montana, and Oklahoma made more restrictive their provisions that disqualify for voluntarily leaving work by limiting "good cause" for leaving to causes "attributable to the employer" or "connected with the work," or by completely eliminating the reference to good cause from the provision. Arkansas made an exception to the limitation—"attributable to the employer"—when the employee leaves because of illness, injury, or disability or personal emergency if an effort is made to preserve job rights, and when a wife leaves work to follow her husband to another city, provided she seeks work immediately in the new location.

Oklahoma, in addition to restricting good cause for leaving to that connected with the worker's last work, also lengthened the disqualification period from 3 weeks after the leaving occurred to 6 weeks after the claim was filed. The latter change is significant in itself, aside from the difference in the length of the period; it is especially meaningful if the claimant has no subsequent employment before filing his claim, because it postpones the beginning of the disqualification period until the claim is filed. North Dakota also changed its law to require that the disqualification period begin with the filing of the claim, rather than with the date of the disqualifying act.

Massachusetts changed from a variable period of 4-10 weeks to the duration of the unemployment and until the claimant has earned in each of 4 weeks of covered employment an



amount at least equal to his weekly benefit. Wyoming, which formerly disqualified for 1-5 weeks, with a mandatory reduction of benefit rights, now disqualifies for the duration of the unemployment following the "quit" and until the individual is re-employed for 1 week. Connecticut liberalized its provision somewhat by providing that the disqualification would not apply if the claimant accepted a job while on layoff from his regular job and left when recalled by his regular employer, or if he left work that is outside his regular trade to return to his regular trade. Iowa provided that the disqualification for voluntary leaving does not apply if the individual leaves work to enter the Armed Forces. Rhode Island extended the period of disqualification from 3 weeks to 3-5 weeks.

West Virginia extended its existing disqualification of individuals who leave a job to attend school so that the disqualification will continue until they return to covered employment. Indiana modified an existing provision canceling wage credits of individuals who quit work to marry or because of marital, parental, filial, or other domestic obligations by substituting language disqualifying such individuals for the duration of their unemployment following the quit and until they have earned \$200 in covered employment. Arkansas added a disqualification for leaving to become self-employed, to attend school, or to accept temporary noncovered employment; the disqualification period is to run until the claimant has had paid work for 30 days or more.

**Discharge for misconduct.**—Arkansas substituted a variable disqualification period of 6-10 weeks for a flat period of 10 weeks and, in cases of gross misconduct, provided for disqualification for the duration of the unemployment and until the claimant is employed for 10 weeks at wages at least equaling his weekly benefit amount. Massachusetts replaced its provision disqualifying for 4-10 weeks with one disqualifying for the duration of the unemployment and until the claimant has earned at least his weekly benefit amount in each of 4 weeks in covered employment. Oklahoma changed the disqualification

period from 4 weeks after a discharge to 7 weeks after the claim is filed, and North Dakota changed the beginning date of the disqualification period from the date of the disqualifying act to the date the claim was filed. Rhode Island, which formerly disqualified for a period of 1-10 weeks, now provides for 3-10 weeks. Wyoming changed from 1-5 weeks with reduction in benefit rights to the duration of unemployment, plus 1 week of employment. Ohio added a disqualification for the duration of the claimant's unemployment due to a disciplinary layoff for just cause in connection with his work.

**Refusal of suitable work.**—Wyoming increased the period of disqualification from 1-5 weeks to the duration of the unemployment and until employed for 1 week; in Rhode Island the increase was from 1 week to 3-5 weeks. Montana and Wyoming removed the word "suitable" from the refusal-of-work disqualification, thus permitting disqualification for refusal of any work regardless of its suitability. Wyoming also removed the criteria formerly contained in the State law for determining the suitability of work other than the labor standards required by section 1603 of the Federal Unemployment Tax Act.

**Other disqualifications.**—Eight States<sup>8</sup> added administrative disqualifications for persons filing fraudulent claims, bringing to 46 the number of States with such provisions. Four States<sup>9</sup> added a disqualification for unemployment due to pregnancy; 29 States now have such provisions. Five States added to existing provisions that disqualify claimants or reduce the benefits payable to claimants who are receiving specified types of remuneration, such as pensions. Arkansas added a proviso that disqualification for receipt of a pension does not apply if the worker has contributed toward the pension. Montana repealed its complete disqualification for receipt of retirement benefits under old-age and survivors insurance and added a provision

canceling wage credits earned from an employer from whom an individual is receiving a pension. Connecticut, Oklahoma, and West Virginia now provide a disqualification if the claimant is receiving a pension financed by a base-period employer, but if the pension is less than the benefits for which he would have been eligible, the claimant is paid the difference. New Mexico dropped its disqualification for receipt of retirement benefits under old-age and survivors insurance.

Two States changed their labor dispute disqualifications. In Massachusetts the claimant must have earned \$500 before he can again be entitled to benefits after having been disqualified; as long as a labor dispute lasts, wages earned from the employer involved cannot be used for benefit rights. New Hampshire added a provision that the disqualification would be lifted if a work stoppage continues for 2 weeks after the end of the labor dispute.

### Financing and Experience Rating

Twenty-six States amended their financing provisions—most of them to permit the assignment of lower tax rates. Nevada became the first State to raise its taxable wage base to \$3,600 from the \$3,000 limit provided in the Federal Unemployment Tax Act and in all the State employment security laws. North Carolina changed its system of experience rating from an employer-reserve account with a partial pool to a pooled-fund, reserve-ratio system. Kentucky is now the only State with a reserve-account system of experience rating.

Of the 13 States that adjusted their experience-rating formulas, Massachusetts, Ohio, South Dakota, and Wyoming modified the rate structure by lowering the fund balance required to put into effect one or more schedules of reduced rates. Fund requirements in New Mexico and North Dakota, formerly related to the amount of benefits paid in the preceding year, were changed to a percentage of taxable wages in specified years. In addition, 11 States made adjustments in their rate schedules or provided additional schedules to per-

<sup>8</sup> Alaska, Connecticut, New Hampshire, Rhode Island, South Dakota, West Virginia, New Mexico, and Oklahoma.

<sup>9</sup> Maine, Montana, Oklahoma, and Pennsylvania.

mit lower rates for individual employers who meet specified requirements.<sup>10</sup> These adjustments include lower minimum rates in Arkansas, Montana, North Dakota, Ohio, Oklahoma, and Wyoming. Some of the new schedules provide, for employers with relatively poorer experience, a smaller reduction in rates than they previously enjoyed; in Maryland, new schedules were added to increase the rates for all employers eligible for reduced rates when the fund drops to specified levels. New Mexico repealed its penalty rate for employers with unfavorable experience, and Tennessee added a penalty rate.

Arkansas, Connecticut, and Nebraska added a provision preserving the experience of employers who enter the Armed Forces. Nebraska, Ohio, South Dakota, and West Virginia amended their laws to permit allocation to employers' accounts of interest earned on the State's account in the trust fund, and Arizona and North Dakota adopted provisions permitting voluntary contributions under their programs.

Other amendments include the extension in Georgia and the repeal in Minnesota of the "war-risk" contribution provisions; Georgia also provided a special computation date for new employers that allows them to obtain a reduced rate sooner than the regular computation date, provided they have had the required experience. Florida amended its law to require that, when a business changes hands, a successor employer must pay 2.7 percent on wages in excess of 500 per-

cent of either the predecessor's payroll in the year preceding the transfer or his average annual payroll in the 3 years preceding the transfer, whichever is greater. Fourteen States adopted less significant amendments modifying the charging of benefits and omission of charges to individual employers' accounts and changing provisions on the transfer of employer experience when required because a business changes hands.

### **Temporary Disability Insurance**

During 1953, there were several changes in the four State temporary disability laws. In 12 States<sup>11</sup> one or more bills to establish a temporary disability insurance program were considered, but none was enacted. The Minnesota Legislature called for a complete study by the employment security agency, with the advice of a special advisory council, of existing systems of temporary disability insurance and asked for a report to be ready for its next meeting.

The only amendment adopted in New York was a technical provision relating to the enforcement of payments by employers in default. In New Jersey the three amendments enacted were also technical in nature; one relates to computation of the average weekly wage where several employers were involved, another changes the procedures for obtaining judicial review, and a third restricts the private-plan exclusions from coverage.

The Rhode Island changes were

more substantive. The most significant revision was the new qualifying requirement for benefit years beginning after June 30, 1953. The new requirement, like that for unemployment insurance benefits, calls for earnings 30 times the weekly benefit amount. The State also added, in both programs, a 1-year disqualification of individuals convicted in a State court of fraudulent misrepresentation to receive benefits. Other added restrictions relate to payment for part-weeks of disability and for weeks in which workmen's compensation is also paid.

Several changes were made in the California law. The benefit-year concept is eliminated; instead, for each new spell of disability a disability benefit period is established, which continues only during the time an individual is disabled. A 4-quarter base period is established with respect to each period of disability, and the determination of benefit rights, including duration, applies to that disability period. An individual can thus have more than one determination of benefit amount and duration for disability during a 12-month period, and a given quarter's wages can be used in more than one determination. The schedule of weekly rates is changed so that, for any amount of high-quarter wages, the weekly benefit amount is higher for temporary disability insurance than for unemployment insurance. The temporary disability insurance maximum was increased from \$30 to \$35. Hospitalization benefits were raised from \$8 to \$10 a day. The private-plan restrictions against selection of risks adverse to the State fund were made inoperative for 1954 and 1955.

<sup>10</sup> Arkansas, Colorado, Maryland, Montana, New Mexico, North Carolina, North Dakota, Ohio, Oklahoma, West Virginia, and Wyoming.

<sup>11</sup> Alaska, Arizona, Connecticut, Hawaii, Illinois, Indiana, Massachusetts, Michigan, Minnesota, Nevada, Ohio, and Pennsylvania.

## **Notes and Brief Reports**

### **Workmen's Compensation Payments, 1952**

Wage loss and medical benefits under workmen's compensation programs amounted to \$787 million in 1952, almost 11 percent more than the 1951 total of \$710 million. This increase was at a less rapid rate than the record rise of the immediately

preceding year (15 percent) and was somewhat less in terms of dollar amounts (\$77 million, in comparison with an increase of \$93 million from 1950 to 1951).

Associated with the slackened rate of increase in payments was a slight drop in the total number of work injuries—compensable and noncompensable. The Bureau of Labor Statistics

estimates that all disabling work injuries totaled 2.0 million in 1952—less than the 2.1 million total in 1951 but higher than the number in 1949 and 1950. The continued increase in payments reflects the higher wages on which cash benefits are now based, in combination with rising costs of hospitalization and medical services.

The Nation-wide increase of slightly more than one-tenth resulted from different rates of increase among the States. Under nine programs, pay-



ments in 1952 were about one-fifth higher than in 1951. For most of these nine, this was a continuation of a higher-than-average rate of gain initiated in 1951 or earlier. Although

there were no large decreases, payments under half a dozen programs had not shared in the increase but were at more or less the same level as 1951 payments.

# **Estimates of workmen's compensation payments, by State and type of insurance, 1951 and 1952<sup>1</sup>**

[In thousands]

State	1952				1951				Percentage change in total payments, 1952 from 1951
	Total	Insurance losses paid by private insurance carriers <sup>2</sup>	State fund disbursements <sup>3</sup>	Self-insurance payments <sup>4</sup>	Total	Insurance losses paid by private insurance carriers <sup>2</sup>	State fund disbursements <sup>3</sup>	Self-insurance payments <sup>4</sup>	
Total.....	\$787,410	\$400,793	\$192,483	\$104,134	\$710,339	\$444,416	\$169,963	\$95,960	+10.8
Alabama.....	3,568	2,854	.....	714	3,264	2,611	.....	653	+9.3
Arizona.....	5,890	92	5,673	125	5,094	82	4,902	110	+15.6
Arkansas.....	4,551	3,761	.....	790	4,308	3,543	.....	765	+5.6
California.....	73,431	50,126	17,115	6,190	66,377	44,955	15,789	5,633	+10.6
Colorado.....	4,982	1,805	2,827	350	4,112	1,473	2,339	300	+21.2
Connecticut.....	12,941	11,647	.....	1,294	11,182	10,064	.....	1,118	+15.7
Delaware.....	1,078	863	.....	215	888	713	.....	175	+21.4
Dist. of Col.....	2,642	2,402	.....	240	2,635	2,395	.....	240	+3
Florida.....	11,299	10,511	.....	788	9,540	8,705	.....	835	+20.7
Georgia.....	6,290	5,115	.....	1,175	5,360	4,520	.....	840	+13.1
Idaho.....	2,701	1,751	620	330	2,508	1,600	578	330	+7.7
Illinois.....	38,120	30,720	.....	7,400	35,090	28,353	.....	6,737	+8.6
Indiana.....	12,646	10,772	.....	1,874	11,270	9,548	.....	1,722	+12.2
Iowa.....	6,069	4,879	.....	1,220	5,510	4,407	.....	1,103	+10.7
Kansas.....	6,240	4,910	.....	1,330	4,917	3,782	.....	1,135	+26.9
Kentucky.....	8,645	5,655	.....	2,990	7,884	4,994	.....	2,890	+9.7
Louisiana.....	14,942	12,662	.....	2,280	13,070	11,078	.....	1,992	+14.3
Maine.....	2,280	1,980	.....	300	2,040	1,761	.....	279	+11.8
Maryland.....	9,071	6,911	910	1,250	8,348	6,363	788	1,197	+8.7
Massachusetts.....	30,239	27,999	.....	2,240	27,123	25,093	.....	2,030	+11.5
Michigan.....	24,898	16,330	1,568	7,000	23,919	15,576	1,493	6,850	+4.1
Minnesota.....	12,427	10,305	.....	2,122	11,200	9,333	.....	1,867	+11.0
Mississippi.....	3,589	3,257	.....	332	3,254	2,939	.....	315	+10.3
Missouri.....	14,709	11,959	.....	2,750	12,306	9,956	.....	2,350	+19.5
Montana.....	3,124	1,114	1,292	718	3,215	1,260	1,207	748	+2.8
Nebraska.....	3,090	2,963	.....	127	2,758	2,647	.....	111	+12.0
Nevada.....	2,434	11	2,308	115	2,046	1	.....	100	+19.0
New Hampshire.....	2,077	2,037	.....	40	1,855	1,819	1,945	36	+12.0
New Jersey.....	38,573	33,543	.....	5,030	35,979	31,289	.....	4,690	+7.2
New Mexico.....	3,578	3,308	.....	270	2,640	2,400	.....	240	+35.5
New York.....	144,040	88,051	32,469	23,520	134,590	82,210	30,404	21,976	+7.0
North Carolina.....	8,160	6,935	.....	1,225	7,266	6,166	.....	1,100	+12.3
North Dakota.....	1,231	3	1,228	.....	1,256	2	1,254	.....	-2.0
Ohio.....	52,538	98	45,600	6,840	44,478	8	38,600	5,790	+18.1
Oklahoma.....	10,680	8,854	780	1,046	9,890	8,249	641	1,000	+8.0
Oregon.....	12,982	2,190	10,792	.....	11,248	1,880	9,368	.....	+15.4
Pennsylvania.....	36,206	21,889	2,817	11,500	34,026	20,492	2,734	10,800	+6.4
Rhode Island.....	5,417	5,167	.....	250	4,520	4,315	.....	205	+19.8
South Carolina.....	4,663	3,633	.....	1,000	4,128	3,243	.....	885	+13.0
South Dakota.....	950	805	.....	145	963	815	.....	148	-1.3
Tennessee.....	6,692	5,307	.....	1,385	6,331	5,057	.....	1,274	+5.7
Texas.....	44,465	44,465	.....	.....	38,979	38,979	.....	.....	+14.1
Utah.....	2,297	1,000	917	380	2,097	899	848	350	+9.5
Vermont.....	1,153	1,048	.....	105	1,115	1,013	.....	102	+3.4
Virginia.....	6,815	5,415	.....	1,400	6,155	4,885	.....	1,270	+10.7
Washington.....	18,776	426	17,900	450	17,098	537	16,021	450	+10.4
West Virginia.....	10,909	28	10,359	522	10,096	13	9,618	465	+8.1
Wisconsin.....	15,900	13,193	.....	2,797	15,049	12,295	.....	2,754	+6.3
Wyoming.....	1,088	14	1,074	.....	1,025	18	1,007	.....	+6.1
Federal employees.....	36,234	.....	36,234	.....	30,427	.....	30,427	.....	+19.1

<sup>1</sup> Data for 1952 preliminary. Calendar-year figures except for Montana and West Virginia, for Federal employees, and for State fund disbursements in Idaho, Maryland, Nevada, North Dakota, Oregon, and Utah, for which data for fiscal years ended in 1951 and 1952 were used. Includes benefit payments under the Longshoremen's and Harbor Workers' Compensation Act and the Defense Base Compensation Act for the States in which such payments are made.

<sup>2</sup> Net cash and medical benefits paid by private insurance carriers under standard workmen's compensation policies. Data primarily from the *Spectator*.

<sup>3</sup> Insurance by States of Fire, Marine, Casualty, Surety and Miscellaneous Lines, 80th and 81st annual issues.

<sup>4</sup> Net cash and medical benefits paid by State funds; compiled from State reports (published and unpublished) and from the *Spectator*; estimated for some States.

<sup>5</sup> Cash and medical benefits paid by self-insurers, plus the value of medical benefits paid by employers carrying workmen's compensation policies that do not include the standard medical coverage. Estimated from available State data.

State fund disbursements, including payments to Federal Government employees, increased at a somewhat faster rate than private carrier payments—13 percent and 10 percent, respectively. The difference in rate of increase was not sufficiently great, however, to change the proportions of the total paid by each type of insurer in the 2 years. Of the totals for each year, private carrier payments accounted for about 62 percent, State fund disbursements for 24 percent, and self-insured payments for just over 13 percent.

Of the \$787 million paid in 1952, it is estimated that \$260 million, or about one-third, was in the form of medical and hospitalization benefits. Of the \$527 million in nonmedical payments, seven-eighths was in the form of cash compensation for non-fatal injuries and the remaining eighth was paid in death cases. The preliminary estimates for each year are shown below.

[In millions]

Type of payment	1952	1951
Total.....	\$787	\$710
Medical and hospitalization.....	260	230
Compensation, total.....	527	477
Disability.....	462	417
Survivor.....	65	60

## **Economic Status of Aged Persons and Dependent Survivors, June 1953**

The most significant development affecting the economic status of aged persons in the first half of 1953 was the emergence of old-age and survivors insurance as the leading source of money income for persons aged 65 and over in the continental United States. At the end of June, 32 in every 100 aged persons were in receipt of old-age and survivors insurance benefits, while 30 in every 100, including some of these beneficiaries, were receiving income from employment, either as earners or the wives of earners (table 1). Until the beginning of the present year, more aged persons had money income from employment than from any other single source. Old-age and survivors insurance was the second most frequent



source of money income for this group in 1951 and 1952, and it was the third most frequent between 1941 and 1951. The old-age assistance programs, which were making payments in June 1953 to 19 out of every 100 persons aged 65 and over, occupied second place as a source of money income between the middle thirties and 1950 and has since dropped to third place.

These shifts reflect the slow decline in recent years in the relative number of aged persons with jobs or in receipt of old-age assistance and the very rapid growth, since the 1950 amendments to the Social Security Act, in the old-age and survivors insurance beneficiary rolls.

As might be expected, there is a difference between aged men and women in the relative importance of the sources from which they derive their money income. The dissimilarity arises out of sex differences in labor-force participation rates, in opportunities to engage in covered employment, and in marital status. Among aged men in June 1953, employment was still the leading source of income; as many as 39 percent had paid jobs;

36 percent were on the old-age and survivors insurance beneficiary rolls. Old-age assistance has been the third most frequent source of income for aged men since the end of 1950, when the male beneficiaries of old-age and survivors insurance first outnumbered the men receiving old-age assistance.

For women, the most important source of money income in June 1953 was old-age and survivors insurance, followed by employment and old-age assistance in that order. Old-age and survivors insurance has occupied first place since June 1952, when it moved up from third place—the position it had held during the forties. Income from employment either as earners or the wives of earners has been the second most frequent source of income

**Table 2.—Estimated number of widows under age 65 and of children under age 18 with father dead, receiving income from specified sources, June 1953<sup>1</sup>**

[In millions]			
Source of income	Widows under age 65 <sup>2</sup>		Paternal orphans under age 18 <sup>3</sup>
	Total	With 1 or more children under age 18	
Total in population <sup>4</sup> .....	3.6	0.8	2.1
Employment.....	1.9	.4	( <sup>5</sup> )
Social insurance and related programs:			
Old-age and survivors insurance.....	.2	.2	.9
Veterans' compensation program.....	.4	.1	.3
Other <sup>6</sup> .....	( <sup>7</sup> )	( <sup>7</sup> )	.1
Aid to dependent children.....	.1	.1	.3

<sup>1</sup> Continental United States.

<sup>2</sup> Excludes widows who have remarried.

<sup>3</sup> Includes children not living with widowed mother.

<sup>4</sup> Includes persons with no income and income solely from sources other than those listed. Some persons received income from more than one source.

<sup>5</sup> Data from a survey made by the Bureau of the Census for the Social Security Administration in October 1949 suggest that perhaps 6 in 10 paternal orphans under age 18 are likely at any one time to be in households with an employed head related to them, and that about 1 in 20, including some of the 6-in-10 group, are themselves employed on either a full- or part-time basis.

<sup>6</sup> Railroad retirement and Federal employee retirement programs.

<sup>7</sup> Fewer than 50,000.

Source: Number of widows in the population and number with employment and with children under age 18 estimated from Bureau of the Census data. Number of paternal orphans under age 18 based on October 1949 estimate prepared by the Division of the Actuary, Social Security Administration. Number of persons receiving payments under social insurance and related programs and from aid to dependent children, reported by administrative agencies (partly estimated).

**Table 1.—Estimated number of persons aged 65 and over receiving income from specified sources, June 1953<sup>1</sup>**

[In millions]			
Source of income	Total	Men	Women
Total population aged 65 and over <sup>2</sup> .....	13.5	6.3	7.2
Employment.....	4.0	2.4	1.6
Earners.....	3.1	2.4	.4
Wives of earners.....	1.0	—	1.0
Social insurance and related programs:			
Old-age and survivors insurance.....	4.3	2.3	2.0
Railroad retirement.....	.4	.2	.2
Federal employee retirement programs.....	.2	.1	( <sup>3</sup> )
Veterans' compensation and pension program.....	.3	.2	.1
Other <sup>4</sup> .....	.4	.1	.3
Old-age assistance.....	2.5	1.0	1.5

<sup>1</sup> Continental United States.

<sup>2</sup> Includes persons with no income and with income solely from sources other than those specified. Some persons received income from more than one of the sources specified.

<sup>3</sup> Fewer than 50,000.

<sup>4</sup> Beneficiaries of State and local government employee retirement programs and wives of male beneficiaries of programs other than old-age and survivors insurance and railroad retirement.

Source: Number of persons of specified age, sex, marital, and earner status estimated from published and unpublished data of the Bureau of the Census. Number of persons receiving payments under social insurance and related programs and from old-age assistance, reported by administrative agencies (partly estimated).

since 1948, and before that year was the largest income source. Between 1948 and 1951, for reasons associated with the decrease in employment opportunities for the aged in the post-war years and the slowness with which the insurance rolls grew, old-age assistance was the principal income source for aged women; earlier it had been the second most frequent.

Changes in recent years in the rank of leading income sources for the aged are shown in the following tabulation.

Sex and date	Rank as income source		
	Old-age and survivors insurance	Employment	Old-age assistance
All aged persons:			
June 1953.....	1	2	3
June 1952.....	2	1	3
June 1950.....	3	1	2
June 1945.....	3	1	2
Aged men:			
June 1953.....	2	1	3
June 1952.....	2	1	3
June 1950.....	2	1	3
June 1945.....	3	1	2
Aged women:			
June 1953.....	1	2	3
June 1952.....	1	2	3
June 1950.....	3	2	1
June 1945.....	3	1	2

## Recent Publications\*

### Social Security Administration

**CHILDREN'S BUREAU.** *Allies for Children.* (Child Welfare Report No. 5.) Washington: The Bureau, 1953. 22 pp. Processed.

Describes how public and voluntary agencies work together in community planning for child welfare. Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C.

**FAEGRE, MARION L.** *Children Are Our Teachers: Outline and Suggestions for Group Study to Be Used with "Your Child from 6 to 12" (Children's Bureau Publication 324.)* (Children's Bureau Publication No. 333, revised.) Washington: U. S. Govt. Print. Off., 1953. 38 pp. 20 cents.

\* Prepared in the Library of the Department of Health, Education, and Welfare. Orders for items listed should be directed to publishers and booksellers; Federal publications for which prices are shown should be ordered from the Superintendent of Documents, U. S. Government Printing Office, Washington 25, D. C.

*Selected References on Day Care for Children.* Compiled by the Library of the Department of Health, Education, and Welfare. Washington: Social Security Administration, Children's Bureau, 1953. 24 pp. Processed. Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C.

SHUDE, LOUIS O. *Estimated Amount of Life Insurance in Force as Survivor Benefits under Social Security Act Amendments of 1952.* (Actuarial Study No. 37.) Washington: Social Security Administration, Division of the Actuary, Aug. 1953. 18 pp. Processed. Limited free distribution; apply to the Division of the Actuary, Social Security Administration, Washington 25, D. C.

### General

CLARK, COLIN. "Population Growth and Living Standards." *International Labour Review*, Geneva, Vol. 68, Aug. 1953, pp. 99-117. 60 cents.

FEDERAL SECURITY AGENCY. *Annual Report of the Federal Security Agency, 1952.* Washington: U. S. Govt. Print. Off., 1953. 309 pp. 75 cents.

The reports of the Administrator and of the nine constituent units of the Agency.

FORDE, LOIS E. "More Group Life Insurance." *Management Record*, New York, Vol. 15, Sept. 1953, pp. 318-321 ff.

Analyzes the plans of 69 companies.

"Introduction of a System of Family and Rent Allowances in Bolivia." *Industry and Labour*, Geneva, Vol. 10, Sept. 1, 1953, pp. 208-211. 25 cents.

JANSSON, KURT. "The Employment of Handicapped Workers in Industry." *International Labour Review*, Geneva, Vol. 68, Aug. 1953, pp. 133-150. 60 cents.

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(Continued on page 32)



# Current Operating Statistics

Table 1.—Selected social insurance and related programs, by specified period, 1940-53

[In thousands; data corrected to Nov. 3, 1953]

Year and month	Total	Retirement, disability, and survivor programs										Unemployment insurance programs					
		Monthly retirement and disability benefits <sup>1</sup>				Survivor benefits				Temporary disability benefits <sup>2</sup>		State laws <sup>10</sup>	Veterans' legis-lation <sup>11</sup>	Rail-road Unem-ploy-ment Insurance Act <sup>12</sup>			
		Social Security Act	Rail-road Retirement Act	Civil Service Com-mis-sion <sup>3</sup>	Veter-ans Ad-minis-tration <sup>4</sup>	Monthly				Lump-sum <sup>7</sup>							
						Social Security Act <sup>4</sup>	Rail-road Retirement Act <sup>5</sup>	Civil Service Com-mis-sion <sup>6</sup>	Veter-ans Ad-minis-tration <sup>8</sup>	Social Security Act	Other <sup>9</sup>				Rail-road Unem-ploy-ment Insurance Act <sup>13</sup>		
Number of beneficiaries																	
1952																	
September		3,275.4	353.1	179.3	2,435.5	1,511.9	150.5	42.3	1,050.4	32.7	10.9	30.4	36.9	630.8	0.1	37.9	
October		3,345.9	354.5	179.6	2,446.8	1,534.4	152.2	43.8	1,057.0	39.7	11.7	30.4	36.9	630.0	1	29.5	
November		3,393.2	357.3	182.8	2,453.2	1,549.2	151.8	42.8	1,060.1	32.4	10.3	29.7	33.9	635.9	10.2	30.6	
December		3,455.8	358.0	181.9	2,460.5	1,569.8	152.9	43.6	1,063.4	40.9	10.1	31.7	39.7	672.5	19.0	41.9	
1953																	
January		3,518.1	359.7	183.7	2,466.2	1,590.3	153.0	45.7	1,071.4	41.4	11.6	31.4	40.2	952.5	31.0	59.7	
February		3,597.8	361.3	184.6	2,470.2	1,606.4	153.8	46.6	1,074.7	37.0	11.1	32.0	34.3	956.3	38.4	60.0	
March		3,680.7	362.0	185.7	2,478.1	1,624.4	154.8	47.5	1,077.6	44.3	13.5	36.7	33.9	929.9	41.8	57.4	
April		3,754.0	365.4	186.5	2,486.5	1,647.1	155.6	48.4	1,083.2	47.7	14.7	35.0	31.3	940.4	36.7	45.3	
May		3,822.7	368.1	187.5	2,496.5	1,664.0	156.3	49.4	1,086.4	47.0	12.9	33.6	27.3	772.1	31.3	27.5	
June		3,887.3	370.5	189.0	2,505.8	1,686.3	157.1	50.9	1,089.3	46.9	12.4	34.9	29.5	734.1	29.2	22.0	
July		3,937.8	372.0	190.4	2,516.0	1,699.8	158.1	51.1	1,090.9	46.0	12.4	34.5	28.1	675.0	30.1	21.7	
August		3,992.1	374.5	192.4	2,523.3	1,712.5	158.4	51.8	1,092.1	41.1	11.5	<sup>13</sup> 35.1	33.4	678.7	32.3	23.4	
September		4,040.6	375.5	194.3	2,530.1	1,728.1	159.0	52.6	1,092.4	35.4	11.4	<sup>13</sup> 34.0	36.0	651.4	29.1	26.3	
Amount of benefits <sup>14</sup>																	
1940	\$1,188,702	\$21,074	\$114,166	\$62,019	\$317,851	\$7,784	\$1,448		\$105,696	\$11,736	\$12,267			\$518,700		\$15,961	
1941	1,085,488	55,141	119,912	64,933	320,561	25,454	1,559		111,799	13,328	13,943			344,321		14,537	
1942	1,130,721	80,305	122,806	68,115	325,265	41,702	1,603		111,193	15,038	14,342			344,084		6,268	
1943	921,465	97,257	125,795	72,961	331,350	57,763	1,704		116,133	17,830	17,255	\$2,857		79,643		917	
1944	1,118,798	119,009	129,707	77,193	456,279	76,942	1,765		144,302	22,146	19,238	5,035		62,385	\$4,218	582	
1945	2,065,566	157,391	137,140	83,874	697,530	104,231	1,772		254,238	26,135	23,431	4,669		445,866	126,630	2,359	
1946	5,149,761	230,285	149,188	94,585	1,268,984	130,139	1,817		335,640	27,267	30,610	4,761		1,094,850	1,743,718	39,917	
1947	4,700,827	299,830	177,053	104,876	1,676,029	153,109	19,283		382,515	29,517	33,115	26,024	\$11,368	776,165	970,542	39,401	
1948	4,510,041	366,887	208,642	132,852	1,711,182	176,736	36,011	\$918	413,912	32,315	32,140	35,572	30,843	793,265	510,167	28,590	
1949	5,094,080	454,483	240,893	158,973	1,692,215	201,369	39,257	4,317	477,006	33,158	31,771	59,066	30,103	1,737,279	480,194	103,596	
1950	5,375,811	718,473	254,240	175,787	1,732,208	299,672	43,884	8,409	491,579	32,740	33,578	89,259	28,099	1,373,426	84,653	59,804	
1951	5,708,384	1,361,046	268,733	195,529	1,647,938	523,485	49,527	14,014	519,398	57,337	53,356	147,862	20,297	840,411	2,234	20,217	
1952	6,548,745	1,613,364	361,200	225,120	1,722,225	615,605	74,085	19,986	572,983	63,298	57,251	165,340	34,689	998,267	3,539	41,793	
1953																	
September	531,121	141,202	28,600	20,859	149,479	52,522	5,765	1,928	49,106	4,915	3,441	3,311	4,184	62,094	9	3,706	
October	534,455	144,904	28,684	21,084	151,778	53,391	5,837	1,971	52,262	6,185	3,305	3,461	4,302	54,227	6	3,058	
November	523,997	147,316	28,954	21,068	149,964	53,918	6,217	1,988	47,924	5,219	3,023	2,962	3,839	47,730	985	2,870	
December	560,074	150,481	28,961	21,264	151,156	54,698	6,277	2,048	52,163	6,737	2,806	3,662	4,523	60,061	2,107	4,130	
1953																	
January	589,807	153,791	29,058	21,350	150,657	55,502	6,284	2,081	49,738	6,876	3,173	3,477	4,343	94,360	3,274	5,843	
February	589,555	158,240	29,176	21,525	150,457	56,196	6,332	2,113	53,600	6,250	2,991	3,217	3,474	86,827	3,671	5,781	
March	604,143	162,638	29,271	21,817	152,449	56,948	6,389	2,148	50,841	7,444	3,732	4,079	3,804	92,308	4,407	5,868	
April	599,716	166,406	29,551	21,798	152,864	57,868	6,433	2,210	51,719	7,998	4,484	3,900	3,308	82,990	3,589	4,298	
May	590,688	170,028	29,753	22,006	153,248	58,606	6,488	2,229	51,867	8,028	4,004	3,588	2,875	72,144	3,142	4,282	
June	593,838	173,457	29,959	22,218	153,220	59,542	6,552	2,264	50,665	8,018	3,711	3,919	3,138	72,033	3,065	2,949	
July	597,795	176,244	30,085	22,415	154,676	60,116	6,606	2,292	52,335	7,897	3,584	4,062	3,077	69,175	3,522	1,909	
August	593,605	179,230	30,290	22,747	153,502	60,690	6,630	2,333	49,751	7,135	3,390	3,794	4,050	64,579	3,234	2,241	
September	598,552	181,788	30,368	23,088	153,951	61,394	6,666	2,355	50,179	6,140	3,630	3,863	4,267	65,300	3,042	2,521	

<sup>1</sup> Under the Social Security Act, retirement benefits—old-age, wife's, and husband's benefits, and benefits to children of old-age beneficiaries—partly estimated. Under the other 3 systems, benefits for age and disability; beginning December 1951, spouse's annuities under the Railroad Retirement Act.

<sup>2</sup> Data for civil-service retirement and disability fund; excludes noncontributory payments made under the Panama Canal Construction Annuity Act. Through June 1948, retirement and disability benefits include payments to survivors under joint and survivor elections.

<sup>3</sup> Pensions and compensation, and subsistence payments to disabled veterans undergoing training.

<sup>4</sup> Mother's, widow's, widower's, parent's, and child's benefits; partly estimated.

<sup>5</sup> Annuities to widows under joint and survivor elections and, beginning February 1947, survivor benefits—widow's, widower's (first paid December 1951), widow's current, parent's, and child's benefits.

<sup>6</sup> Payments to widows, parents, and children of deceased veterans.

<sup>7</sup> Number of decedents on whose account lump-sum payments were made.

<sup>8</sup> Payments under the Railroad Retirement Act and Federal civil-service and veterans' programs.

<sup>9</sup> First payable in Rhode Island, April 1943; in California, December 1946; in New Jersey, January 1949; in New York, July 1950 (monthly data not available); and under the railroad program, July 1947. Excludes hospital benefits in

California; also excludes private plans in California and New Jersey except for calendar-year totals.

<sup>10</sup> Represents average weekly number of beneficiaries.

<sup>11</sup> Represents average number of beneficiaries in a 14-day registration period.

<sup>12</sup> Beginning September 1944, under the Servicemen's Readjustment Act, readjustment allowances to unemployed and self-employed veterans of World War II. Beginning November 1952, under the Veterans' Readjustment Assistance Act, unemployment compensation benefits to veterans with military service since June 1950; data for October 1952 (first payable Oct. 15) roughly estimated—\$76,878 paid to 2,524 veterans. Number represents average weekly claims paid.

<sup>13</sup> Partly estimated.

<sup>14</sup> Payments: amounts certified, under the Social Security and the Railroad Retirement Acts (except monthly data for monthly benefits, which represent benefits in current-payment status) and under the Railroad Unemployment Insurance Act; disbursements, for Veterans Administration programs except the readjustment allowance program; checks issued, under the State unemployment insurance and temporary disability laws, the Servicemen's Readjustment Act, and the Veterans' Readjustment Assistance Act; for civil-service programs, disbursements through June 1949 and authorizations beginning July 1949. Adjusted on annual basis except for civil-service data and payments under the Railroad Unemployment Insurance Act, which are adjusted monthly.

Source: Based on reports of administrative agencies.



Table 2.—Contributions and taxes collected under selected social insurance and related programs, by specified period, 1951-53

[In thousands]

Period	Retirement, disability, and survivors insurance			Unemployment insurance		
	Federal insurance contributions <sup>1</sup>	Federal civil-service contributions <sup>2</sup>	Taxes on carriers and their employees	State unemployment contributions <sup>3</sup>	Federal unemployment taxes <sup>4</sup>	Railroad unemployment insurance contributions <sup>5</sup>
Fiscal year:						
1951-52.....	\$3,594,248	\$722,850	\$734,990	\$1,431,997	\$258,945	\$25,771
1952-53.....	4,096,602	744,646	626,050	1,367,806	275,825	23,000
3 months ended:						
September 1951.....	950,230	401,754	256,730	440,231	17,326	4,600
September 1952.....	860,402	431,323	159,980	392,316	22,151	6,261
September 1953.....	1,002,407	144,375	160,851	390,205	19,305	6,396
1952						
September.....	238,153	35,447	54,349	9,312	121	6,007
October.....	206,991	33,978	13,898	113,675	3,216	2
November.....	538,335	33,548	88,471	199,304	15,147	27
December.....	272,815	37,834	52,909	8,571	1,389	6,000
1953						
January.....	118,136	43,098	14,173	77,047	15,680	71
February.....	491,734	25,407	89,381	170,926	181,750	524
March.....	428,978	35,297	51,761	8,367	14,024	5,837
April.....	233,630	34,782	12,599	150,230	1,713	2
May.....	524,532	33,082	89,581	240,818	19,578	611
June.....	421,048	36,296	53,297	6,553	1,178	5,198
July.....	213,774	37,474	14,608	160,096	3,946	101
August.....	529,884	70,290	93,283	222,900	12,979	2,000
September.....	258,748	36,611	52,960	7,208	2,380	4,221

<sup>1</sup> Represents contributions of employees and employers in employments covered by old-age and survivors insurance (beginning December 1952, adjusted for employee-tax refunds); from May 1951, includes deposits made in the trust fund by States under voluntary coverage agreements; beginning January 1951, on an estimated basis.

<sup>2</sup> Represents employee and Government contributions to the civil-service retirement and disability fund; Government contributions are made in 1 month for the entire fiscal year.

<sup>3</sup> Represents deposits in State clearing accounts of contributions plus penalties and interest collected from employers and, in 2 States, contributions from employees; excludes contributions collected for deposit in State sickness insurance funds. Data reported by State agencies; corrected to Oct. 22, 1953.

<sup>4</sup> Represents taxes paid by employers under the Federal Unemployment Tax Act.

<sup>5</sup> Beginning 1947, also covers temporary disability insurance.

<sup>6</sup> Includes contributions from the Federal Government.

Source: *Daily Statement of the U.S. Treasury*, unless otherwise noted.

## FEDERAL LEGISLATION

(Continued from page 6)

hower stated that he appreciated the fact that the limitation on retroactive benefits in the Social Security Act may seem like an unjust penalty to those who, as the child and the mother in this case, had no timely knowledge of the wage earner's death. However, he said, "special legislation permitting one individual to receive social insurance benefits under conditions identical with those in which benefits are denied to another is undesirable and contrary to sound principles of equity and justice. If any modification of a provision in the Social Security Act is needed, I believe that the Congress should make such changes in the basic law so they will be available to all persons equally. The Congress, on two separate occasions—in 1939 and 1950—has considered the question of retroactive benefits and has decided that the period should be definitely limited."

Only two private relief bills dealing with old-age and survivors insurance

have become law since the old-age and survivors insurance program was established.

## President's Messages

**Tax rate, old-age and survivors insurance.**—On May 20, 1953, President Eisenhower sent a special message to Congress dealing with taxes. In it he recommended that the scheduled increase in the old-age and survivors insurance contribution rate be postponed 1 year. The present law provides that the tax on employees and employers will be increased from 1½ percent each to 2 percent each, beginning January 1, 1954. The rate for self-employed persons will be raised from 2¼ percent to 3 percent. The tax is levied only on the first \$3,600 of taxable wages and self-employment income.

The President pointed out that "the old-age and survivors insurance trust fund has now reached almost \$18 billion," and that "receipts at present tax rates are currently well in excess of expenditures."

No hearings were held on the President's recommendation, nor were any bills introduced in Congress to carry it out. Before Congress adjourned, however, Representative Daniel A. Reed, Chairman of the House Committee on Ways and Means, called attention to the study being made by the Curtis subcommittee on social security in preparation for action in the next legislative session. "The proper method of financing the system is, of course," he said, "one of the subjects of study."

**Coverage extension.**—In a message dated August 1, 1953, President Eisenhower referred to Congress the recommendations of Secretary Oveta Culp Hobby for extending the coverage of old-age and survivors insurance to additional groups of workers. The Secretary's plan, developed with the assistance of 12 consultants,<sup>11</sup>

(Continued on page 28)

<sup>11</sup> For a summary of the consultants' report to the Secretary, see the *Bulletin*, September 1953, pp. 3-6.

**Table 3.—Status of the old-age and survivors insurance trust fund, by specified period, 1937-53<sup>1</sup>**  
(In thousands)

Period	Receipts		Expenditures		Assets			
	Net contribution income and transfers <sup>2</sup>	Interest received	Benefit payments	Administrative expenses <sup>3</sup>	Net total of U. S. Government securities acquired <sup>4</sup>	Cash with disbursing officer at end of period	Credit of fund account at end of period	Total assets at end of period
Cumulative, January 1937-September 1953.....	\$26,960,900	\$2,535,742	\$10,249,549	\$654,292	\$18,039,288	\$329,341	\$224,172	\$18,592,801
Fiscal year:								
1951-52.....	3,597,982	333,514	1,982,377	84,649	1,950,252	214,883	112,102	16,600,036
1952-53.....	4,096,602	386,640	2,627,492	89,429	1,544,542	286,878	261,885	18,366,356
3 months ended:								
September 1951.....	953,964	10,871	481,873	22,187	469,910	214,122	189,503	15,196,341
September 1952.....	860,402	10,871	533,289	23,072	174,818	278,465	188,614	16,914,948
September 1953.....	1,002,407	10,917	766,035	20,845	221,694	329,341	224,172	18,592,801
1952								
September.....	238,153	10,871	200,911	6,795	73,818	278,465	188,614	16,914,948
October.....	206,991	14,818	213,943	6,915	70,341	266,627	131,061	16,915,898
November.....	538,335		213,268	6,638	137,000	262,682	316,436	17,234,327
December.....	272,815	163,479	219,671	9,231	305,167	280,773	200,568	17,441,719
1953								
January.....	118,136		223,164	6,893	12,000	282,618	74,802	17,329,797
February.....	491,734		229,508	7,024	31,000	281,093	299,630	17,585,000
March.....	428,978	10,871	240,069	7,186	141,018	286,227	346,972	17,770,594
April.....	233,630	14,818	248,997	6,813	179,641	308,440	137,765	17,770,232
May.....	524,532		249,938	6,965	137,183	288,222	288,420	18,037,861
June.....	421,048	171,784	255,645	8,692	336,374	286,878	261,885	18,366,356
July.....	213,774		254,509	6,787	86,700	298,022	119,519	18,318,834
August.....	529,884		254,714	7,367	63,400	308,292	316,652	18,586,638
September.....	258,748	10,917	256,811	6,692	71,594	329,341	224,172	18,592,801

<sup>1</sup> Does not reflect indirect effects of the financial interchange provisions of the Railroad Retirement Act, as amended in 1951, under which the position of the old-age and survivors insurance trust fund after June 30, 1952, is to be the same as if railroad employment had always been covered under old-age and survivors insurance; no transfer of funds has as yet been made. Includes taxes on self-employed persons for 1951 and adjustments for withheld employment taxes.

<sup>2</sup> For July 1940 to December 1950 equals taxes collected under the Federal Insurance Contributions Act. Beginning January 1951, amounts appropriated in accordance with sec. 201(a) of the Social Security Act as amended in 1950; from May 1951, includes deposits by States under voluntary coverage agreements. Beginning December 1952 includes adjustments for reimbursement to the general treasury of refunds of employee taxes in accordance with sec. 1401(d) of the Internal Revenue Code (see footnote 5). For 1947-51 includes amounts appropriate

to meet costs of benefits payable to veterans' survivors under the Social Security Act Amendments of 1948.

<sup>3</sup> Represents net expenditures for administration. Beginning November 1951, adjusted for reimbursements to trust fund of small amounts for sales of supplies and services.

<sup>4</sup> Includes accrued interest and repayments on account of accrued interest on bonds at time of purchase.

<sup>5</sup> Includes deduction to adjust for estimated amount of taxes subject to refund on wages in excess of \$3,600 paid to employees who worked for more than 1 employer during the calendar year—\$33 million in December 1952 for 1951 taxes and \$40.5 million in September 1953 for 1952 taxes.

Source: Daily Statement of the U. S. Treasury.

**Table 4.—Status of the unemployment trust fund, by specified period, 1936-53**  
(In thousands)

Period	Total assets at end of period	Net total of U. S. Government securities acquired <sup>1</sup>	Unexpended balance at end of period	State accounts				Railroad unemployment insurance account <sup>4</sup>			
				Deposits	Interest credited	Withdrawals <sup>2</sup>	Balance at end of period	Deposits	Interest credited	Benefit payments	Balance at end of period <sup>3</sup>
Cumulative, January 1936-September 1953.....	\$9,442,015	\$9,425,024	\$16,992	\$18,209,141	\$1,685,112	\$11,137,734	\$8,756,519	\$935,906	\$171,109	\$610,741	\$685,496
Fiscal year:											
1951-52.....	8,673,936	582,885	26,855	1,438,987	167,441	1,000,278	7,919,742	15,442	17,054	48,312	754,195
1952-53.....	9,257,893	589,961	20,850	1,371,105	184,242	912,551	8,562,537	15,042	18,526	97,272	695,355
3 months ended:											
September 1951.....	8,322,164	245,992	11,975	443,601	3,644	202,145	7,558,691	2,802	387	9,727	763,473
September 1952.....	8,796,972	138,994	10,895	393,501	280	252,183	8,061,340	3,770	28	27,226	735,632
September 1953.....	9,442,015	187,981	16,992	390,721	340	197,079	8,756,519	3,838	34	17,975	685,496
1952											
September.....	8,796,972	-40,006	10,895	15,122	249	63,485	8,061,340	3,634	25	7,969	735,632
October.....	8,791,237	-7,967	13,127	39,426	7,629	45,985	8,062,410	20	770	7,595	728,827
November.....	9,004,765	211,000	15,656	262,765		42,825	8,282,350	142		6,554	722,415
December.....	9,039,207	33,980	16,118	17,587	82,106	68,955	8,313,088	3,620	8,290	8,205	726,120
1953											
January.....	8,967,626	-85,000	29,537	27,981	67	89,120	8,252,016	42	7	10,559	715,610
February.....	9,086,440	121,000	27,351	212,930		85,640	8,379,306	321		8,797	707,134
March.....	8,998,024	-85,029	23,963	17,852	423	100,540	8,297,042	3,502		9,697	700,982
April.....	8,973,331	-13,000	12,271	56,823	9,543	84,215	8,279,193	23	956	7,823	694,138
May.....	9,230,141	253,000	16,081	331,591	359	69,891	8,541,251	488	36	5,772	688,890
June.....	9,257,893	22,982	20,850	10,649	83,834	73,197	8,562,537	3,114	8,397	5,045	695,355
July.....	9,247,751	-3,000	13,709	60,428	23	69,930	8,553,059	61	2	4,971	694,692
August.....	9,500,297	245,000	21,253	319,975		62,430	8,810,605	1,238		6,237	689,693
September.....	9,442,015	-54,019	16,992	10,317	317	64,719	8,756,519	2,539	32	6,767	685,496

<sup>1</sup> Includes accrued interest and repayments on account of interest on bonds at time of purchase; minus figures represent primarily net total of securities redeemed.

<sup>2</sup> Includes transfers from State accounts to railroad unemployment insurance account amounting to \$107,161,000.

<sup>3</sup> Includes withdrawals of \$79,109,000 for disability insurance benefits.

<sup>4</sup> Beginning July 1947, includes temporary disability program.

<sup>5</sup> Includes transfers to the account from railroad unemployment insurance administration fund amounting to \$85,290,000 and transfers of \$12,338,000 out of the account to adjust funds available for administrative expenses on account of retroactive credits taken by contributors under the Railroad Unemployment Insurance Act Amendments of 1948.

Source: Daily Statement of the U. S. Treasury.

**Table 5.—Estimated payrolls in employment covered by selected programs in relation to civilian wages and salaries, by specified period, 1939–53<sup>1</sup>**

[Corrected to Nov. 4, 1953]

Period	Wages and salaries <sup>2</sup>		Payrolls <sup>3</sup> covered by—		
	Total	Civilian	Old-age and survivors insurance <sup>4</sup>	State unemployment insurance <sup>5</sup>	Railroad retirement and unemployment insurance
Amount (in millions)					
Calendar year:					
1939	\$45,745	\$45,347	\$32,125	\$28,980	\$2,145
1940	49,587	48,996	35,560	32,352	2,286
1941	61,708	59,846	45,286	41,985	2,667
1942	81,887	75,557	57,950	54,548	3,264
1943	105,647	91,202	69,379	65,871	4,108
1944	116,924	96,286	73,060	68,886	4,202
1945	117,676	95,078	71,317	66,411	4,53
1946	111,256	103,294	79,003	73,145	4,805
1947	122,042	117,974	92,088	86,234	5,113
1948	134,327	130,357	101,892	95,731	5,209
1949	133,418	129,169	99,645	93,520	5,113
1950	145,538	140,531	109,439	102,835	5,267
1951	169,814	161,174	133,000	118,243	6,100
1952	183,705	173,330	145,000	127,320	6,120
1952					
January–March	43,811	41,296	34,000	29,943	1,364
April–June	44,732	42,121	35,000	30,780	1,501
July–September	46,351	43,707	36,000	31,315	1,542
October–December	48,811	46,206	40,000	35,282	1,596
1953					
January–March	47,750	45,159	37,800	32,885	1,431
Percent of civilian wages and salaries					
Calendar year:					
1939	100.0	70.8	63.9	4.1	4.1
1940	100.0	72.6	66.0	4.7	4.7
1941	100.0	75.7	70.2	4.1	4.1
1942	100.0	76.7	72.2	4.1	4.1
1943	100.0	76.1	72.2	4.1	4.1
1944	100.0	75.0	71.5	4.7	4.7
1945	100.0	75.0	69.8	4.1	4.1
1946	100.0	76.5	70.8	4.7	4.7
1947	100.0	78.1	73.1	4.1	4.1
1948	100.0	78.2	73.4	4.1	4.1
1949	100.0	77.1	72.4	4.1	4.1
1950	100.0	77.9	73.2	4.1	4.1
1951	100.0	82.5	73.4	4.1	4.1
1952	100.0	83.7	73.5	4.1	4.1
1952					
January–March	100.0	82.3	72.5	3.1	3.1
April–June	100.0	83.1	73.1	3.1	3.1
July–September	100.0	82.4	71.6	3.1	3.1
October–December	100.0	86.6	76.4	3.1	3.1
1953					
January–March	100.0	83.7	72.8	3.1	3.1

<sup>1</sup> Continental United States, except as otherwise noted (see footnotes 2 and 7).  
<sup>2</sup> Represents estimated wages and salaries, in cash and in kind, earned in specified period in continental United States and, in addition, pay of Federal civilian personnel in all other areas; includes employee contributions to social insurance and related programs. Quarterly data reflect prorating of year-end bonus payments.  
<sup>3</sup> Wages paid in specified period.  
<sup>4</sup> Through 1950 represents taxable wages plus estimated nontaxable wages in excess of \$3,000 earned in employment covered by program; beginning Jan. 1, 1951, taxable wages plus estimated nontaxable wages in excess of \$3,600. Excludes earnings of self-employed persons covered since Jan. 1, 1951.

<sup>5</sup> Taxable wages plus nontaxable wages earned in employment covered by program; excludes earnings of railroad workers covered by State laws through June 1939.

<sup>6</sup> Beginning 1947, includes temporary disability insurance.

<sup>7</sup> Taxable wages plus nontaxable wages in excess of \$300 a month; includes small amount of taxable wages for Alaska and Hawaii.

Source: Data on wages and salaries from the Office of Business Economics, Department of Commerce; data on payrolls for selected programs based on reports of administrative agencies.

## FEDERAL LEGISLATION

(Continued from page 26)

"would effectively carry out," the President said, "the objectives that I expressed in my message to Congress on the state of the Union. . . . As the

Committee on Ways and Means of the House of Representatives proceeds with its studies to improve the Social Security Act, I strongly commend to it this plan for the extension of coverage to most of the major groups not now covered by any social insurance

or public retirement system. This is a specific plan for a specific purpose—the extension of coverage. Other important improvements in the Social Security Act are now under study and will be the subject of further recommendations."



Table 6.—Old-age and survivors insurance: Monthly benefits in current-payment status<sup>1</sup> at the end of the month by type of benefit and by month, September 1952–September 1953, and monthly benefits awarded, September 1953

[Amounts in thousands; data corrected to Oct. 21, 1953]

Item	Total		Old-age		Wife's or husband's		Child's		Widow's or widower's		Mother's		Parent's	
	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount	Number	Amount
<b>Monthly benefits in current-payment status at end of month:</b>														
<b>1952</b>														
September.....	4,787,213	\$193,725.0	2,503,816	\$122,167.7	700,654	\$18,024.0	906,580	\$26,938.0	436,227	\$17,733.9	218,945	\$7,995.8	20,991	\$865.5
October.....	4,880,239	198,295.1	2,557,399	125,343.9	715,885	18,509.5	920,307	27,460.3	442,786	18,003.1	222,681	8,104.5	21,181	873.8
November.....	4,942,400	201,234.4	2,594,371	127,438.9	725,389	18,803.4	927,268	27,738.9	448,053	18,218.1	226,042	8,156.2	21,286	878.9
December.....	5,025,540	205,179.0	2,643,932	130,217.4	737,859	19,178.4	938,751	28,141.3	454,563	18,482.2	228,984	8,272.7	21,460	887.0
<b>1953</b>														
January.....	5,108,422	209,293.8	2,691,729	133,086.5	750,436	19,581.4	950,134	28,564.3	461,884	18,785.7	232,627	8,382.3	21,612	893.7
February.....	5,204,176	214,435.9	2,753,071	136,928.1	767,100	20,147.2	959,552	28,928.6	468,130	19,045.8	234,596	8,487.1	21,727	899.1
March.....	5,305,159	219,585.5	2,817,018	140,725.0	784,747	20,712.3	969,445	29,300.1	475,504	19,349.6	236,613	8,592.5	21,832	904.9
April.....	5,401,081	224,274.0	2,873,062	143,972.6	800,520	21,204.3	982,296	29,760.6	483,422	19,679.8	239,717	8,741.8	22,044	914.9
May.....	5,496,643	228,634.4	2,926,906	147,138.7	813,278	21,620.5	992,330	30,134.0	490,149	19,963.0	241,725	8,852.3	22,255	925.9
June.....	5,573,594	232,998.6	2,977,476	150,124.2	826,599	22,050.3	1,003,281	30,540.7	498,967	20,332.4	244,809	9,014.9	22,462	936.2
July.....	5,637,603	236,359.9	3,017,541	152,570.1	836,219	22,376.7	1,008,141	30,696.0	506,390	20,643.6	246,684	9,128.8	22,628	944.8
August.....	5,704,558	239,920.5	3,060,592	155,193.8	846,832	22,730.5	1,013,051	30,886.5	513,291	20,938.8	247,975	9,217.5	22,817	953.4
September.....	5,768,684	243,181.7	3,097,963	157,403.9	856,864	23,050.3	1,022,242	31,287.5	519,376	21,194.7	249,235	9,284.0	22,984	961.3
<b>Monthly benefits awarded in September 1953</b>	101,669	4,691.0	54,713	3,094.4	17,632	511.9	15,705	501.0	7,949	330.5	5,358	239.0	312	14.2

<sup>1</sup> Benefit in current-payment status is subject to no deduction or only to deduction of fixed amount that is less than the current month's benefit.

Table 7.—Old-age and survivors insurance: Number of monthly benefits awarded, by type of benefit, number of lump-sum death payments awarded, and number of deceased workers represented for the first time in awards of lump-sum death payments, 1940–53

[Corrected to Oct. 21, 1953]

Year and quarter <sup>1</sup>	Monthly benefits							Lump-sum awards <sup>2</sup>	
	Total	Old-age	Wife's or husband's	Child's	Widow's or widower's	Mother's	Parent's	Number of payments	Number of deceased workers
1940.....	254,984	132,335	34,555	59,382	4,600	23,260	852	75,095	61,080
1941.....	269,286	114,660	36,213	75,619	11,020	30,503	1,272	117,303	90,941
1942.....	258,116	99,622	33,250	77,384	14,774	31,830	1,266	134,991	103,332
1943.....	262,865	89,070	31,916	85,619	19,576	35,420	1,264	163,011	122,185
1944.....	318,949	110,067	40,349	99,676	24,759	42,649	1,419	205,177	151,869
1945.....	462,463	185,174	63,068	127,514	29,844	55,108	1,755	247,012	178,813
1946.....	547,140	258,980	88,515	114,875	38,823	44,190	1,787	250,706	179,588
1947.....	572,909	271,488	94,189	115,754	45,249	42,807	3,422	218,787	181,992
1948.....	596,201	275,903	98,554	118,955	55,667	44,276	2,846	213,096	200,090
1949.....	682,241	337,273	117,356	118,922	62,928	43,087	2,675	212,614	202,154
1950.....	962,628	567,131	162,768	122,641	66,735	41,101	2,252	209,960	200,411
1951.....	1,336,432	702,984	228,887	230,500	89,591	78,323	6,147	431,229	414,470
1952.....	1,053,303	531,206	177,707	183,345	92,302	64,875	3,868	456,531	437,896
<b>1950</b>									
January–March.....	177,892	86,654	30,492	30,762	18,194	11,183	607	56,787	54,215
April–June.....	163,880	77,674	28,444	28,786	17,893	10,425	658	56,447	53,745
July–September.....	153,951	77,454	26,517	24,877	15,497	9,056	550	46,489	44,247
October–December.....	466,905	325,319	77,315	38,216	15,151	10,437	437	50,237	48,204
<b>1951</b>									
January–March.....	436,754	248,230	76,352	65,399	23,842	21,668	1,263	114,657	111,218
April–June.....	361,787	187,406	62,926	64,245	22,871	22,600	1,739	112,912	108,475
July–September.....	308,470	160,815	51,237	54,589	21,631	18,293	1,905	103,943	99,544
October–December.....	229,421	106,533	38,372	46,267	21,247	15,762	1,240	90,717	85,233
<b>1952</b>									
January–March.....	237,941	107,497	37,791	48,924	24,993	17,602	1,134	122,712	118,059
April–June.....	203,357	84,464	30,994	46,369	23,698	16,736	1,096	118,607	113,792
July–September.....	291,437	165,438	53,600	38,578	19,648	13,418	755	98,109	93,066
October–December.....	320,568	173,807	55,322	49,474	23,963	17,119	883	117,103	112,979
<b>1953</b>									
January–March.....	370,800	206,774	66,867	51,042	27,699	17,496	922	127,557	122,779
April–June.....	402,570	222,129	70,611	58,877	30,145	19,701	1,107	147,592	141,611
July–September.....	531,370	178,283	56,084	50,993	26,988	17,455	967	127,877	122,604

<sup>1</sup> Quarterly data for 1940–44 were presented in the *Bulletin* for February 1947, p. 29; for 1945–48, in the *Bulletin* for February 1949, p. 29; for 1949, in the *Bulletin* for March 1953, p. 30.

<sup>2</sup> Effective Sept. 1, 1950, a lump-sum death payment is payable with respect to every insured individual who dies after August 1950.

**Table 8.—Employment security: Selected data on nonfarm placements and unemployment insurance claims and benefits, by State, September 1953**

[Corrected to Oct. 21, 1953]

Region and State	Nonfarm place- ments	Initial claims <sup>1</sup>		Weeks of unemploy- ment covered by continued claims		Compensated unemployment					Average weekly insured unem- ployment under State program <sup>3</sup>
		Total	Women	Total	Women	All types of unemployment <sup>2</sup>			Total unemployment		
						Weeks compen- sated	Benefits paid <sup>4</sup>	Average weekly number of benefi- ciaries	Weeks compen- sated	Average weekly payment	
Total	604,541	814,561	334,686	3,504,496	1,586,036	2,866,135	\$65,300,439	651,394	2,596,629	\$23.77	477.30
Region I:											
Connecticut	10,254	10,356	6,030	41,002	22,373	25,141	587,379	5,714	23,351	24.28	8.54
Maine	2,512	5,507	2,869	22,932	14,391	17,121	314,680	3,891	12,088	18.70	5.32
Massachusetts	20,369	39,309	21,440	148,946	79,773	127,890	2,881,114	29,066	111,741	24.17	34.62
New Hampshire	1,459	6,625	4,196	31,263	19,680	24,804	475,829	5,637	19,479	21.09	7.16
Rhode Island	2,324	11,371	6,149	41,609	24,141	35,832	811,455	8,144	32,466	23.72	9.26
Vermont	1,819	1,546	1,084	5,794	3,884	4,695	91,890	1,067	3,610	21.31	1.21
Region II:											
New Jersey	13,352	47,777	28,193	172,679	97,287	125,659	3,416,690	28,559	111,285	28.18	34.37
New York	74,586	170,711	81,400	574,904	270,200	487,884	12,436,736	110,883	438,891	26.84	127.16
Puerto Rico	2,487	30	1	142	5						
Virgin Islands	74	0	0	4	0						
Region III-IV:											
Delaware	1,419	2,265	582	5,179	2,096	3,443	64,269	783	3,110	19.59	1.22
Dist. of Col.	4,609	1,713	679	11,600	5,557	10,032	183,059	2,280	9,871	18.30	2.63
Maryland	7,975	7,608	3,208	36,946	15,436	34,733	811,420	7,894	31,520	24.21	8.26
North Carolina	20,487	22,180	12,642	96,050	57,113	91,894	1,509,690	20,885	83,086	17.10	21.27
Pennsylvania	24,633	92,314	31,794	378,034	145,981	323,289	7,789,517	73,475	289,214	25.40	85.72
Virginia	9,302	7,597	3,878	37,885	17,001	33,650	631,294	7,648	31,921	19.19	8.62
West Virginia	2,180	7,450	1,329	54,663	13,559	49,189	1,008,756	11,179	44,472	21.32	12.66
Region V:											
Alabama	11,062	8,456	1,839	56,646	18,116	43,701	770,428	9,932	41,463	17.96	12.21
Florida	14,062	8,775	3,705	71,733	40,787	65,135	1,123,047	14,803	63,311	17.38	16.36
Georgia	12,591	9,298	3,883	50,276	28,046	40,210	744,674	9,139	36,899	19.08	11.92
Mississippi	7,966	4,499	1,480	27,985	10,058	20,331	375,154	4,621	17,113	19.79	6.16
South Carolina	7,355	6,714	2,979	43,557	21,926	40,595	730,743	9,226	37,992	18.53	9.29
Tennessee	12,437	10,863	3,869	86,307	39,856	70,553	1,165,192	16,035	67,590	16.66	19.26
Region VI:											
Kentucky	3,141	9,317	1,969	67,101	20,460	54,898	1,158,190	12,477	50,634	21.68	14.84
Michigan	19,911	70,314	20,095	247,686	96,031	171,383	4,666,656	38,951	166,494	27.63	32.80
Ohio	37,260	27,704	11,552	108,323	55,053	81,382	1,990,488	18,496	74,727	25.39	25.16
Region VII-VIII:											
Illinois	22,056	36,051	14,757	195,365	89,547	153,966	3,555,176	34,962	131,276	25.03	43.36
Indiana	12,980	19,731	5,373	61,839	25,097	51,127	1,201,267	11,620	46,510	24.35	14.67
Minnesota	14,691	3,754	1,362	25,556	11,200	21,300	383,922	4,841	19,563	18.46	5.73
Montana	4,233	712	231	2,762	1,241	2,080	40,957	473	2,080	19.50	19.50
North Dakota	2,645	107	52	876	563	781	16,367	178	622	22.07	18
South Dakota	2,362	158	78	865	584	824	15,680	187	688	20.30	19
Wisconsin	11,703	11,019	2,882	75,169	21,973	66,053	1,803,622	15,012	58,475	28.42	16.77
Region IX:											
Iowa	9,291	3,338	1,132	15,915	6,750	13,981	295,798	3,178	12,459	22.22	3.98
Kansas	9,894	6,078	1,810	21,297	11,491	19,307	453,210	4,388	18,110	24.03	4.96
Missouri	14,134	17,104	8,221	68,717	37,997	51,788	926,159	11,770	40,966	20.13	16.26
Nebraska	6,252	1,082	514	4,380	2,687	3,895	82,000	885	3,583	21.93	9.09
Region X:											
Arkansas	10,489	5,501	1,593	28,433	8,648	18,127	321,781	4,120	16,819	18.26	5.67
Louisiana	9,015	7,388	1,624	39,231	10,637	31,571	648,417	7,175	27,810	21.63	8.79
Oklahoma	13,983	5,454	1,627	27,993	10,574	21,265	439,806	4,833	20,055	21.11	6.06
Texas	49,549	11,562	3,452	78,813	30,106	58,473	1,012,396	13,289	55,813	17.65	16.84
Region XI:											
Colorado	9,266	1,673	463	6,884	2,255	5,282	131,266	1,200	4,888	25.46	1.51
New Mexico	3,503	1,527	208	8,396	1,958	8,383	190,410	1,905	7,910	23.13	1.90
Utah	4,628	1,261	424	7,360	3,632	5,821	139,781	1,323	5,143	24.94	1.52
Wyoming	1,573	185	69	692	356	661	16,382	150	597	25.39	1.55
Region XII:											
Arizona	4,760	3,218	860	14,799	5,095	11,530	242,787	2,620	10,939	21.29	3.30
California	33,903	59,783	23,148	257,246	126,818	220,424	4,935,372	50,096	199,403	23.33	34.60
Hawaii	995	1,878	950	11,658	5,246	9,136	179,517	2,076	8,108	20.92	(1)
Nevada	3,306	1,085	270	3,282	1,319	2,976	82,044	676	2,781	28.28	6.07
Region XIII:											
Alaska	1,018	1,196	490	7,659	4,002	5,582	176,599	1,269	5,402	31.73	(1)
Idaho	4,865	799	324	5,154	3,060	4,174	86,874	949	3,944	21.09	1.16
Oregon	7,960	8,262	2,406	42,646	18,297	35,954	782,756	8,171	33,663	22.38	9.67
Washington	9,841	14,356	3,521	72,173	26,093	58,230	1,401,743	13,234	56,094	24.29	16.90

<sup>1</sup> Total excludes transitional claims.

<sup>2</sup> Total, part-total, and partial.

<sup>3</sup> Not adjusted for voided benefit checks and transfers under interstate combined-wage plan.

<sup>4</sup> Excludes Alaska and Hawaii.

<sup>5</sup> Data not available.

Source: Department of Labor, Bureau of Employment Security, and affiliated State agencies.

Table 9.—Public assistance in the United States, by month, September 1952–September 1953<sup>1</sup>

[Except for general assistance, includes vendor payments for medical care and cases receiving only such payments]

Year and month	Total <sup>2</sup>	Old-age assistance	Aid to dependent children		Aid to the blind	Aid to the permanently and totally disabled	General assistance <sup>4</sup>	Total	Old-age assistance	Aid to dependent children (families)	Aid to the blind	Aid to the permanently and totally disabled	General assistance <sup>4</sup>	
			Families	Recipients										
				Total <sup>3</sup>										Children
Number of recipients														
Percentage change from previous month														
1952														
September		2,653,927	570,548	1,986,919	1,487,839	98,419	156,312	274,000		-0.1	-0.4	+0.2	+1.6	-6.9
October		2,648,993	567,576	1,979,530	1,483,200	98,562	159,366	270,000		-0.2	-0.5	+0.1	+2.0	-1.3
November		2,647,163	566,483	1,977,795	1,483,378	98,701	161,855	267,000		-0.1	-0.2	+0.1	+1.6	-1.3
December		2,645,864	569,942	1,992,336	1,495,321	98,768	164,193	280,000		( <sup>5</sup> )	+0.6	+0.1	+1.4	+4.9
1953														
January		2,639,392	572,355	2,001,459	1,503,973	98,766	166,529	290,000		-0.2	+0.4	( <sup>5</sup> )	+1.4	+3.6
February		2,630,060	573,383	2,009,843	1,510,021	98,770	168,306	287,000		-0.4	+0.2	( <sup>5</sup> )	+1.1	-1.2
March		2,622,030	575,351	2,015,688	1,517,616	98,728	170,388	283,000		-0.3	+0.3	( <sup>5</sup> )	+1.2	-1.2
April		2,616,209	573,145	2,015,513	1,516,161	98,764	173,082	275,000		-0.2	-0.4	( <sup>5</sup> )	+1.6	-2.8
May		2,612,868	570,023	2,005,325	1,508,498	98,858	175,672	261,000		-0.1	-0.5	+0.1	+1.5	-5.0
June		2,608,898	564,308	1,983,498	1,493,670	99,032	179,395	255,000		-0.2	-1.0	+0.2	+2.1	-2.4
July		2,603,173	554,691	1,952,060	1,469,388	99,103	181,620	248,000		-0.2	-1.7	+0.1	+1.2	-2.7
August		2,599,716	550,405	1,940,984	1,461,793	99,236	184,743	245,000		-0.1	-0.8	+0.1	+1.7	-2.0
September		2,596,452	547,588	1,934,010	1,457,777	99,417	187,408	239,000		-0.1	-0.5	+0.2	+1.4	-1.7
Amount of assistance														
Percentage change from previous month														
1952														
September	\$201,344,000	\$127,018,460		\$44,547,318		\$5,123,150	\$7,901,101	\$12,857,000	+0.1	+0.7	-0.3	+0.4	+1.6	-4.7
October	211,500,000	133,448,650		47,115,857		5,355,793	8,440,097	13,088,000	+5.0	+5.1	+5.8	+4.5	+6.8	+1.8
November	212,144,000	133,961,549		47,231,296		5,397,339	8,632,947	12,876,000	+3	+4	+2	+8	+2.3	-1.6
December	214,986,000	134,683,742		47,777,342		5,423,341	8,784,411	13,950,000	+1.3	+5	+1.2	+5	+1.8	+8.3
1953														
January	215,827,000	135,050,787		48,124,808		5,416,449	8,902,704	14,262,000	+4	+3	+7	-1	+1.3	+2.2
February	214,567,000	133,851,586		48,166,960		5,416,222	8,990,750	13,893,000	-6	-9	+1	( <sup>5</sup> )	+1.0	-2.6
March	214,877,000	133,809,675		48,401,773		5,433,872	9,065,633	13,961,000	+1	( <sup>5</sup> )	+5	+3	+1.2	+4.5
April	214,190,000	133,558,012		48,336,101		5,446,514	9,253,349	13,297,000	-3	-2	-1	+2	+1.7	-4.8
May	213,381,000	133,491,089		48,212,598		5,499,296	9,466,677	12,442,000	-4	-1	-3	+1.0	+2.3	-6.4
June	212,108,000	133,271,522		47,391,588		5,499,070	9,636,900	12,033,000	-6	-2	-1.7	( <sup>5</sup> )	+1.8	-3.3
July	209,627,000	132,637,753		45,947,547		5,482,047	9,711,983	11,694,000	-1.2	-5	-3.0	-3	+0.8	-2.8
August	207,691,000	131,798,519		45,385,681		5,471,478	9,790,782	11,369,000	-9	-6	-1.2	-2	+0.8	-2.8
September	207,960,000	131,523,577		45,463,591		5,485,775	9,865,406	11,378,000	+1	-2	+2	+3	+0.8	+1.1

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Total exceeds sum of columns because of inclusion of vendor payments for medical care from general assistance funds, from special medical funds, and, for one State, from funds for the special types of public assistance; data for such expenditures partly estimated for some States.

<sup>3</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>4</sup> Excludes Nebraska; data not available. Percentage change based on data for 52 States.

<sup>5</sup> Decrease of less than 0.05 percent.

<sup>6</sup> Increase of less than 0.05 percent.

<sup>7</sup> For Illinois includes premiums paid into pooled fund for medical care but excludes vendor payments made for medical services provided before the pooled fund plan began in August.



**Table 10.—Amount of vendor payments for medical care for recipients of public assistance, by program and State, September 1953<sup>1</sup>**

State	Old-age assistance	Aid to dependent children	Aid to the blind	Aid to the permanently and totally disabled	General assistance <sup>2</sup>
Total.....	\$ 6,511,196	\$ 1,024,143	\$ 165,001	\$ 1,064,354	\$ 3,887,771
Alaska.....				( <sup>3</sup> )	6,964
California.....				( <sup>3</sup> )	63,172
Connecticut.....	195,845	75,886	4,340	( <sup>3</sup> )	( <sup>3</sup> )
Delaware.....	179	235			( <sup>3</sup> )
District of Columbia.....	9,855	15,159	424	7,182	367,300
Hawaii.....	<sup>4</sup> 1,574,400	<sup>5</sup> 160,920	<sup>6</sup> 45,156	<sup>7</sup> 162,276	122,540
Illinois.....	296,626	38,078	12,990	( <sup>3</sup> )	141,900
Indiana.....	161,050	29,229	2,164	25,351	32,000
Iowa.....	75	3,053	241	1,298	1,207
Kansas.....				( <sup>3</sup> )	33,824
Louisiana.....	698,366	66,707		317,480	103,820
Maine.....	104,710		1,594	17,818	59,540
Massachusetts.....	923,885	61,511	18,936	( <sup>3</sup> )	251,401
Michigan.....				( <sup>3</sup> )	133,240
Minnesota.....	265,350	7,341	1,001	( <sup>3</sup> )	( <sup>3</sup> )
Montana.....	3,227			( <sup>3</sup> )	82,300
Nebraska.....	75,812	15,822	2,637	2,460	( <sup>3</sup> )
Nevada.....		12,374			88,900
New Hampshire.....	25,136	10,371	828	5,345	1,971
New Jersey.....	1,487,639	410,867	60,756	498,429	( <sup>3</sup> )
New Mexico.....					128,300
New York.....	11,097	6,920		3,890	13,710
North Carolina.....	27,118	4,155	18	4,633	657,244
North Dakota.....	306,819	11,946	4,963		133,679
Ohio.....					22,625
Oregon.....	59,374	21,714	1,464	11,433	8,375
Rhode Island.....					68,600
South Carolina.....					207
South Dakota.....					67
Texas.....	1,403	619	85	284	5,770
Utah.....	59	14	7	2	63,551
Virgin Islands.....					
Virginia.....					
Wisconsin.....	283,161	70,870	7,418	6,346	

<sup>1</sup> For the special types of public assistance, figures in italics represent payments made without Federal participation. States not shown made no vendor payments during the month or did not report such payments.

<sup>2</sup> In all States except California, Illinois, Louisiana, Massachusetts, Nevada, New Jersey, Utah, and the Virgin Islands includes payments made on behalf of recipients of the special types of public assistance.

<sup>3</sup> For Illinois includes premiums paid into pooled fund for medical care for

September 1953 but excludes vendor payments made in September 1953 for medical services provided before the pooled fund plan began in August.

<sup>4</sup> Includes an estimated amount for States making vendor payments for medical care from general assistance funds and from special medical funds and reporting these data semiannually but not on a monthly basis.

<sup>5</sup> No program for aid to the permanently and totally disabled.

<sup>6</sup> Data not available.

## RECENT PUBLICATIONS

(Continued from page 24)

*tals and Clinics.* New York: American Association of Psychiatric Social Workers, Inc., 1953. 158 pp. \$2.

**COUNCIL OF SOCIAL AGENCIES.** *The Cincinnati Report: An Appraisal by 600 Citizens of Government and Voluntary Services in Cincinnati and Hamilton County, Ohio, 1950-1952.* Cincinnati: The Council, 1952. 276 pp. \$2.

**KLEIN, ALAN F.** *Society—Democracy—and the Group: An Analysis of Social Objectives, Democratic Principles, Environmental Factors, and Program in the Practice of Social Group Work.* New York: Woman's Press, 1953. 341 pp. \$4.

**SOCIAL PLANNING OF ST. LOUIS AND ST. LOUIS COUNTY.** *Report to the Community on a Year's Work of Saint Louis and Saint Louis County Towards Better Health and Welfare Services.* St. Louis: The Council, 1953. 28 pp. Processed.

## Maternal and Child Welfare

**CHILD WELFARE LEAGUE OF AMERICA.** *Six Papers on Child Welfare Problems, Selected from the Program of the Child Welfare League at the National Conference of Social Work, 1952.* New York: The League, 1952. 58 pp. \$1.50.

**CITIZENS' COMMITTEE ON ADOPTION OF CHILDREN IN CALIFORNIA.** *1953 Final Report: A Three Year Study.* Los Angeles: The Committee, 1953. 62 pp.

Considers the problems of abandoned children, childless couples, unwed mothers, orphaned children, and social services as they affect the adoption of children in California.

**CITIZENS' COMMITTEE ON ADOPTION OF CHILDREN IN CALIFORNIA. SUBCOMMITTEE ON TRAINING OF SOCIAL WORKERS FOR THE FIELD OF CHILD WELFARE.** *The Training of Child Welfare Workers for Placement Responsibilities.* Washington: Social Security Administration, Children's Bureau, 1953. 15 pp. Processed.

Limited free distribution; apply to the Children's Bureau, Social Security Administration, Washington 25, D. C.

**FIELD, MARSHALL.** "The Needs of Children Today: A Challenge to Greater Effort." *Child Welfare*, New York, Vol. 32, Oct. 1953, pp. 3-6. 35 cents.

**HATHAWAY, STARKE R., and MONACHESI, ELIO D.** *Analyzing and Predicting Juvenile Delinquency with the MMPI.* Minneapolis: University of Minnesota Press, 1953. 153 pp. \$3.50.

Papers on the operation of the Minnesota Multiphasic Personality Inventory.

**POLLOCK, MORRIS P., and POLLOCK, MIRIAM.** *New Hope for the Retarded: Enriching the Lives of Exceptional Children.* Boston: Porter Sargent, Publisher, 1953. 176 pp. \$3.50.

Designed as a textbook for students in the field of child psychology, as a source of new material for special

Table 11.—Average payments including vendor payments for medical care, average amount of money payments, and average amount of vendor payments per assistance case, by program and State, September 1953<sup>1</sup>

State	Old-age assistance			Aid to dependent children (per family)			Aid to the blind			Aid to the permanently and totally disabled		
	All assistance <sup>2</sup>	Money payments to recipients <sup>3</sup>	Vendor payments for medical care <sup>4</sup>	All assistance <sup>2</sup>	Money payments to recipients <sup>3</sup>	Vendor payments for medical care <sup>4</sup>	All assistance <sup>2</sup>	Money payments to recipients <sup>3</sup>	Vendor payments for medical care <sup>4</sup>	All assistance <sup>2</sup>	Money payments to recipients <sup>3</sup>	Vendor payments for medical care <sup>4</sup>
Total, 53 States <sup>5</sup>	\$50.66	\$48.29	\$2.51	\$83.03	\$81.27	\$1.87	\$55.18	\$53.65	\$1.66	\$52.64	\$47.50	\$5.68
Connecticut	79.89	66.89	13.00	133.81	114.61	19.00	92.98	78.98	14.00	(*)	(*)	(*)
Delaware	53.17	53.10	.07	106.63	106.52	.11	45.73	41.81	3.93	59.07	58.99	.08
District of Columbia	39.91	34.94	4.97	90.88	85.31	5.56	60.45	48.42	12.00	53.59	47.55	6.04
Hawaii	54.93	39.90	15.00	121.94	113.90	8.00	53.34	45.71	7.60	71.12	38.99	32.00
Illinois	44.86	37.76	7.50	83.78	78.81	5.17	67.56	64.30	3.26	68.37	57.48	8.29
Indiana	62.68	58.34	4.59	106.86	100.09	7.64	48.09	47.97	.12	87.09	58.98	33.31
Kansas	51.12	51.12	(*)	63.11	62.94	.16	60.46	60.08	.38	68.32	66.65	10.10
Louisiana	72.96	65.73	7.34	119.42	113.93	5.51	72.89	57.69	15.93	(*)	(*)	(*)
Massachusetts	52.33	51.81	1.87	109.33	100.91	8.86	64.98	63.60	1.38	(*)	(*)	(*)
Michigan	61.73	44.75	17.38	95.31	92.22	3.09	61.26	52.26	9.00	73.46	53.46	20.00
Minnesota	55.97	43.16	14.07	121.04	105.94	9.57	44.52	42.59	1.93	39.72	36.91	2.81
Nebraska	57.01	56.24	1.22	108.51	73.59	71.74	1.86	44.52	42.59	1.93	39.72	36.91
Nevada	56.77	45.91	11.00	128.55	121.07	9.19	68.82	68.82	14.10	77.37	65.18	14.68
New Hampshire	46.81	44.58	2.24	57.83	57.39	.43	32.38	32.22	.16	35.75	35.24	.51
New Jersey	68.88	57.62	13.62	107.70	105.28	2.86	53.11	51.74	1.38	65.82	59.47	6.35
New Mexico	30.15	29.93	.22	87.98	87.03	.95	70.20	64.53	7.71	70.38	62.40	13.14
New York	54.48	51.64	2.84	109.49	102.49	7.00	64.62	64.23	.39	63.98	63.80	.19
North Carolina	55.17	50.36	6.62	113.00	112.79	.22	(*)	(*)	(*)	11.47	11.44	.03
North Dakota	59.79	59.64	.15	15.33	15.26	.06	63.61	57.56	6.05	70.72	64.84	5.88
Ohio	11.10	11.02	.09	125.65	116.45	9.31						
Rhode Island	56.57	50.72	5.87									
Utah												
Virgin Islands												
Wisconsin												

<sup>1</sup> Averages for general assistance not computed because of difference among States in policy or practice regarding use of general assistance funds to pay medical bills for recipients of the special types of public assistance. Figures in italics represent payments made without Federal participation. States not shown made no vendor payments during the month or did not report such payments.

<sup>2</sup> Averages based on cases receiving money payments, vendor payments for medical care, or both.

<sup>3</sup> Averages based on number of cases receiving payments. See tables 12-15 for average money payments for States not making vendor payments.

<sup>4</sup> For aid to the permanently and totally disabled represents data for the States with programs in operation.

<sup>5</sup> For Illinois includes premiums paid into pooled fund for medical care for September 1953 but excludes vendor payments made in September 1953 for medical services provided before the pooled fund plan began in August.

<sup>6</sup> No program for aid to the permanently and totally disabled.

<sup>7</sup> Less than 1 cent.

<sup>8</sup> Average payment not computed on base of less than 50 recipients.

class teachers, and as a guide for parents of mentally retarded children.

ORTEUS, STANLEY D. "Setting the Sights for Delinquency Research." *Federal Probation*, Washington, Vol. 17, June 1953, pp. 43-47. Free.

SHAFFER, HELEN B. "Youngsters in Trouble." *Editorial Research Reports*, Washington, Vol. 2, Sept. 25, 1953. Entire issue. \$1.

Describes present methods of handling young offenders and discusses current programs and unfilled needs.

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## Health and Medical Care

CIOCCO, ANTONIO; DENSEN, PAUL M.; and HORVITZ, DANIEL G. "On the Association Between Health and Social Problems in the Population." *Milbank Memorial Fund Quarterly*, New York, Vol. 31, July 1953, pp. 265-290. 25 cents.

"The first report of a study aimed at determining the degree and nature of association between ill health and problems of concern to social agencies."

COUNCIL OF STATE GOVERNMENTS. *Training and Research in State Mental Health Programs: A Report to the Governors' Conference*. Chicago: The Council, 1953. 349 pp. \$5.

A study made to find out what States can do to prevent and cure mental illness.

DE BOER, H. A., and VENEMA, F. B. "General Trends in the Rehabilita-

tion of Disabled Persons in Scandinavia." *Bulletin of the International Social Security Association*, Geneva, Nos. 4-5, Apr.-May 1953, pp. 155-166. \$2.50 a year.

JONES, MAXWELL. *The Therapeutic Community: A New Treatment Method in Psychiatry*. New York: Basic Books, Inc., 1953. 186 pp. \$3.50.

A study of a therapeutic community in a hospital in Great Britain.

MONROE, ROBERT T. "The Effect of Aging of Population on General Health Problems." *New England Journal of Medicine*, Boston, Vol. 249, Aug. 13, 1953, pp. 277-285.

RUSK, HOWARD A., and TAYLOR, EUGENE J. *Living with a Disability*. Garden City, N. Y.: Blakiston Co., Inc., 1953. 207 pp. \$4.

Describes self-help devices designed to help the physically handicapped become more independent.

**Table 12.—Old-age assistance: Recipients and payments to recipients, by State, September 1953<sup>1</sup>**

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	August 1953 in—		September 1952 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup>	2,596,452	\$131,523,577	\$50.66	-0.1	-0.2	-2.2	+3.5
Ala.	67,660	1,876,543	27.73	-4	-1	-4.4	+21.3
Alaska	1,642	97,143	59.16	+6	+5	+7	+3.9
Ariz.	13,894	770,895	55.48	-3	-7	-6	+10.4
Ark.	55,221	1,760,059	31.87	-8	-1.2	-3.1	+22.2
Calif.	270,579	18,742,384	69.27	-2	-2	-7	+4.2
Colo. <sup>3</sup>	52,281	4,103,203	78.48	+1	( <sup>4</sup> )	+1.1	-1.4
Conn.	15,065	1,203,604	79.89	-6	-5	-9.5	-3.8
Del.	1,679	65,660	39.11	-9	-4	-4.4	+3.8
D. C.	2,715	144,352	53.17	+1	+6	0	+9.7
Fla.	66,949	2,958,528	44.19	+2	-1.1	( <sup>5</sup> )	+12.4
Ga.	95,463	3,508,597	36.75	( <sup>6</sup> )	+2	+2	+17.6
Hawaii	1,978	78,943	39.91	-2	+1	-8.6	-2.6
Idaho	8,960	490,875	54.66	-5	-2	-2.0	+5.4
Ill.	104,712	5,752,244	54.93	-5	-1	-8.0	-7.0
Ind.	39,550	1,774,201	44.86	-4	-3	-7.2	-1.9
Iowa	44,956	2,551,637	56.76	-3	-4	-5.3	+3.2
Kans.	35,117	2,201,044	62.68	-5	( <sup>7</sup> )	-4.8	+6.2
Ky.	55,598	1,940,536	34.90	-1	-1	-5	+15.1
La.	119,850	6,127,277	51.12	+1	+1	-7	+1.5
Maine	13,061	606,421	46.43	-2	-2	-6.7	-1
Md.	10,721	467,432	43.60	-2	-1	-3.9	-5
Mass.	95,082	6,936,887	72.96	-1	+1	-3.0	-3.5
Mich.	82,439	4,314,213	52.33	-9	-8	-9.4	-6.2
Minn.	53,146	3,280,537	61.73	-1	+6	-2.4	-7
Miss.	62,444	1,762,404	28.22	+4	+5	+7.7	+35.2
Mo.	131,263	6,574,779	50.09	+4	+5	+3	+10.0
Mont.	9,990	582,177	58.22	-1.1	-1.0	-8.0	-9
Nebr.	18,861	1,055,733	55.97	-5	+2	-8.7	-4.5
Nev.	2,655	151,374	57.01	-2	-2	-2.2	+1.5
N. H.	6,892	391,252	56.77	-1	( <sup>8</sup> )	-1.7	+8.0
N. J.	21,238	1,264,042	59.52	-3	+1	-3.5	+2.5
N. Mex.	11,240	526,169	46.81	+8	+6	+5.4	+15.7
N. Y.	109,204	7,522,224	68.88	-3	-1.5	-5.7	-2
N. C.	50,616	1,525,832	30.15	-3	+1	-1.0	+17.8
N. Dak.	8,472	487,331	57.52	-6	-1.2	-2.7	+1.6
Ohio	107,858	5,876,197	54.48	-3	+1.1	-5.3	-3.6
Okl.	94,853	5,484,355	57.82	( <sup>9</sup> )	( <sup>10</sup> )	-2	( <sup>11</sup> )
Oreg.	21,158	1,339,896	63.33	-8	+3	-4.8	+3.8
Pa.	63,059	2,712,903	43.02	-7	-6	-10.4	-1.9
P. R.	44,675	338,413	7.57	-6	+7	+8.7	+13.1
R. I.	8,965	494,558	55.17	-4	+1	-4.7	-5.5
S. C.	42,286	1,327,701	31.40	+9	+8	+2	+14.9
S. Dak.	11,270	502,600	44.60	-3	-3	-3.6	+1.6
Tenn.	64,285	2,327,326	36.20	+9	+8	+8.1	+19.2
Tex.	220,057	8,478,679	38.53	+1	+3	+8	+15.1
Utah	9,495	567,706	59.79	( <sup>12</sup> )	-2	-1	+4.8
Vt.	6,909	299,925	43.41	+3	+9	-8	+6.7
V. I.	691	7,671	11.10	+4	+3	+3	-2
Va.	17,226	475,055	27.58	-2	+1.4	-5.9	+7.4
Wash.	63,648	3,977,597	62.49	-1	-3	-4.1	-3.0
W. Va.	26,476	744,022	28.10	-1	-1	-2	+1
Wis.	48,257	2,729,960	56.57	-3	-5.8	-4.7	-3.5
Wyo.	4,053	242,311	59.79	+1	+3	-1.5	+5.5

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Includes 3,888 recipients under age 65 in Colorado and payments to these recipients. Such payments are made without Federal participation.

<sup>3</sup> For Illinois includes premiums paid into pooled fund for medical care for September 1953 but excludes vendor payments of \$886,820 made in September 1953 for medical services provided before the pooled fund plan began in August.

<sup>4</sup> Decrease of less than 0.05 percent.

<sup>5</sup> Increase of less than 0.05 percent.

<sup>6</sup> Excludes vendor payments for medical care.

**Table 13.—Aid to the blind: Recipients and payments to recipients, by State, September 1953<sup>1</sup>**

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	August 1953 in—		September 1952 in—	
				Number	Amount	Number	Amount
Total <sup>2</sup>	99,417	\$5,485,775	\$55.18	+0.2	+0.3	+1.0	+7.1
Ala.	1,500	42,710	28.47	-3	-1	-1.3	+12.4
Alaska	52	3,043	58.52	( <sup>4</sup> )	( <sup>5</sup> )	( <sup>6</sup> )	( <sup>7</sup> )
Ariz.	693	43,175	62.30	+9	-6	-1.4	+12.1
Ark.	1,914	73,877	38.60	+5	+3	+2.4	+17.7
Calif. <sup>3</sup>	11,867	1,015,735	85.59	( <sup>8</sup> )	+1	+1.5	+6.8
Colo.	338	22,032	65.18	-3	-3	-1.7	( <sup>9</sup> )
Conn.	310	28,824	92.98	-6	+6	0	+11.7
Del.	231	12,224	52.92	-4	-6	+2.7	+18.1
D. C.	250	13,840	55.36	0	+3	-1.6	+4.8
Fla.	3,050	147,937	48.50	-7	-6	-3.1	+7.9
Ga.	3,124	131,236	42.01	+2	+4	+4.3	+20.0
Hawaii	108	4,939	45.73	+3.8	+4.8	0	+1.3
Idaho	196	11,645	59.41	0	+4	0	+3.3
Ill.	3,754	226,919	60.45	-9	-8	-6.9	-4.8
Ind.	1,667	88,919	53.34	+2	+9.6	-2.5	+13.2
Iowa	1,332	96,352	72.34	+5	+4	+2.9	+20.1
Kans.	605	40,874	67.56	+1.3	-5	+2.0	+13.6
Ky.	2,548	94,169	36.96	+1	+2	+5.6	+21.7
La.	1,986	95,514	48.09	+3	+8	+2.5	+3.6
Maine	549	27,514	50.12	-2	-1	-4.7	+3.3
Md.	468	23,693	50.56	0	+8	0	+4.4
Mass.	1,724	147,721	85.69	+1.1	+3	+2.6	+4.3
Mich.	1,769	106,952	60.46	+1	-1	-4.0	+1.9
Minn.	1,189	86,962	72.89	+4	-2.9	+5.1	+9.9
Miss.	3,093	105,547	34.12	+8	+8	+5.7	+36.6
Mo.	3,597	197,835	55.00	+1.3	+1.3	+5.3	+10.9
Mont.	462	31,962	69.19	-1.2	-7	-6.1	+1.1
Nebr.	724	47,047	64.98	+4	-1.8	-7	-2.1
Nev.	56	4,314	77.04	( <sup>10</sup> )	( <sup>11</sup> )	( <sup>12</sup> )	( <sup>13</sup> )
N. H.	293	17,948	61.26	-3	-5	-1.3	+4.1
N. J.	826	52,335	63.36	+2	( <sup>14</sup> )	+1.2	+1.4
N. Mex.	430	19,142	44.52	+5	+1	-9	+11.3
N. Y.	4,310	342,440	79.45	-2	+8	-1.1	+3.9
N. C.	4,040	184,638	39.79	+1	+1	+4.4	+10.1
N. Dak.	114	5,971	52.38	+2.7	+4.0	-1.7	-4.1
Ohio	3,609	191,678	53.11	+3	( <sup>15</sup> )	-3.1	-4.1
Okl.	2,281	150,112	65.81	-3	-5	-7.3	-3
Oreg.	2,947	25,154	72.49	-3	+1.9	-6.7	+1
Pa.	15,910	7,787,082	49.47	+2	+2	+1.2	+1.3
P. R.	1,246	9,234	7.41	+1.1	+3.4	+34.3	+89.8
R. I.	190	13,338	70.20	-1.6	-2.4	+2.2	+7.9
S. C.	1,643	60,490	36.82	+4	+2	+2.3	+3.4
S. Dak.	201	8,672	43.14	+1.0	+1.1	-2.4	+3.6
Tenn.	3,079	128,031	41.58	+7	+6	+8.0	+12.4
Tex.	6,087	263,185	43.24	+5	+6	+1.3	+15.0
Utah	220	14,216	64.62	0	+7	0	+7.7
Vt.	168	8,012	47.69	-1.2	-1.0	-1.2	+4.7
V. I.	39	438	( <sup>16</sup> )	( <sup>17</sup> )	( <sup>18</sup> )	( <sup>19</sup> )	( <sup>20</sup> )
Va.	1,331	46,036	34.59	+8	+9	-5.7	+1.4
Wash.	794	62,541	78.77	-6	-1.1	-3.4	-3.1
W. Va.	1,166	39,001	33.45	+5	-1	+3.5	+3.9
Wis.	1,226	77,986	63.61	-2	-7	-5.8	-1
Wyo.	81	4,924	60.79	( <sup>21</sup> )	( <sup>22</sup> )	( <sup>23</sup> )	( <sup>24</sup> )

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Data include recipients of payments made without Federal participation and payments to these recipients as follows: In California (453 recipients, \$40,224 in payments), in Washington (7 recipients, \$375 in payments), in Missouri (837 recipients, \$46,145 in payments), and in Pennsylvania (6,767 recipients, \$336,956 in payments).

<sup>3</sup> For Illinois includes premiums paid into pooled fund for medical care for September 1953 but excludes vendor payments of \$45,036 made in September 1953 for medical services provided before the pooled fund plan began in August.

<sup>4</sup> Average payment not computed on base of less than 60 recipients; percentage change, on less than 100 recipients.

<sup>5</sup> Decrease of less than 0.05 percent.

<sup>6</sup> Increase of less than 0.05 percent.

<sup>7</sup> Excludes vendor payments for medical care.



Table 14.—Aid to dependent children: Recipients and payments to recipients, by State, September 1953<sup>1</sup>

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of families	Number of recipients		Payments to recipients			Percentage change from—			
		Total <sup>2</sup>	Children	Total amount	Average per—		August 1953 in—		September 1953 in—	
					Family	Recipient	Number of families	Amount	Number of families	Amount
Total <sup>3</sup>	547,588	1,934,010	1,457,777	\$45,463,501	\$83.03	\$23.51	-0.5	+0.2	-4.0	+2.1
Alabama	17,236	64,022	49,323	699,951	40.61	10.93	-1.6	-1.4	-4.3	+9.0
Alaska	899	2,993	2,187	82,737	69.79	20.96	+2	-19.2	+16.6	+7.6
Arizona	3,754	14,410	10,882	343,670	91.55	23.85	+1.3	-3	+7.0	+30.3
Arkansas	7,396	27,676	21,425	410,899	55.78	14.74	-9	-8	-41.2	-25.6
California	50,513	162,262	124,227	6,041,642	119.61	37.23	-8	-3	-2.7	( <sup>4</sup> )
Colorado	5,213	19,337	14,708	542,528	104.07	26.06	+2.0	+2.0	+6.8	+12.3
Connecticut	3,994	13,128	9,089	534,432	133.81	40.71	-2	-4	-8.5	-5
Delaware	702	2,812	2,183	61,401	87.47	21.84	+1.2	+1.2	-4.7	-3.8
District of Columbia	2,053	8,436	6,564	218,917	106.63	25.95	+1.4	+1.3	+3.8	+13.5
Florida	18,705	64,340	48,828	1,003,126	53.46	15.59	+9	+8	+0.1	+16.7
Georgia	12,447	43,813	33,431	905,265	72.73	30.66	-1.0	-8	-9.4	+19.6
Hawaii	2,724	10,091	7,955	247,545	90.88	24.53	-1.0	-3.1	-11.1	-15.4
Idaho	1,788	6,269	4,605	215,098	120.30	34.21	-9	-5	-7.0	-6
Illinois	20,016	75,204	56,530	2,440,805	121.94	32.46	-1.4	-6	-13.7	-9.7
Indiana	7,361	25,482	18,947	616,728	83.78	24.20	-2	-9	-9.5	+3.7
Iowa	5,806	20,782	15,504	692,674	119.26	33.33	+3	+1.0	+0.6	+20.5
Kansas	3,825	13,702	10,463	406,758	106.86	29.83	+5	+1.5	-1.4	+7.6
Kentucky	19,634	70,072	52,169	1,240,390	63.18	17.70	-3.7	-4.1	+4	+19.3
Louisiana	18,973	70,872	53,311	1,197,297	63.11	16.89	-1.2	-1.3	-13.7	-14.5
Maine	4,017	14,144	10,254	331,650	82.56	22.45	-4	-2	-5.8	+6.1
Maryland	4,846	19,396	14,985	454,612	93.81	22.44	+8	+9	-3.1	-4
Massachusetts	12,101	39,958	29,532	1,445,046	119.42	36.16	-5	+1.5	-5.2	-4.3
Michigan	18,458	61,381	44,339	1,871,174	101.37	30.48	-2.1	-2.0	-26.3	-23.9
Minnesota	6,944	23,712	18,182	759,187	109.33	32.02	-4	+9	-5.5	-2.9
Mississippi	12,184	45,946	35,645	340,139	27.92	7.40	-1.3	-1.4	+21.1	+27.9
Missouri	20,391	69,866	51,870	1,322,612	64.86	18.93	+3	+7.6	-3.7	+18.0
Montana	2,182	7,746	5,781	223,681	102.51	28.88	-5	+3	-7	+9.1
Nebraska	2,372	8,304	6,166	226,076	95.31	27.22	-8	-9	-6.8	-4.9
Nevada <sup>5</sup>	22	80	58	983	( <sup>6</sup> )	12.29	( <sup>6</sup> )	( <sup>6</sup> )	( <sup>6</sup> )	( <sup>6</sup> )
New Hampshire	1,172	4,129	3,044	141,855	121.04	34.36	-4	+1.7	-10.9	-4.0
New Jersey	4,813	16,310	12,410	522,276	108.51	32.02	+1.0	+3	-3.5	( <sup>4</sup> )
New Mexico	5,590	20,178	15,463	411,396	73.59	20.39	+7	+4	+9.6	+24.2
New York	44,703	157,011	113,796	5,746,513	128.55	36.60	-1	+5	-10.4	-4.3
North Carolina	15,932	59,124	45,061	921,290	57.83	15.58	+1.0	+1.3	-3.4	+14.3
North Dakota	1,455	5,206	3,967	156,706	107.70	30.10	-6	+6	-3.0	-1.3
Ohio <sup>7</sup>	12,544	47,039	35,652	1,103,663	87.90	23.44	-3	+5.9	-2.5	+15.4
Oklahoma	16,362	54,118	41,428	1,173,082	71.70	21.68	-1.8	-1.6	-10.6	-7.1
Oregon	2,937	10,288	7,767	356,406	121.35	34.64	+9.8	+14.1	-2.3	+12.2
Pennsylvania	24,019	90,069	68,223	2,314,844	\$96.38	\$25.70	-1.3	-8	-15.5	-8.5
Puerto Rico	35,550	114,103	86,973	343,946	9.67	3.01	-1.1	+2.5	+21.3	+31.6
Rhode Island	3,102	10,451	7,599	339,643	109.49	32.50	-4	-4	-4.1	-2
South Carolina	6,780	25,565	19,871	303,968	44.83	11.89	+2.0	+2.1	+8.0	+18.2
South Dakota	2,700	8,946	6,796	222,112	82.26	24.83	+7	+1.0	+4.2	+18.0
Tennessee	20,135	72,529	54,545	1,363,410	67.71	18.80	+3	+5	+1.7	+40.7
Texas	17,159	66,690	49,777	1,125,011	65.56	16.87	-2	-1	+15.0	+41.5
Utah	2,859	9,999	7,379	323,080	113.00	32.31	+2	+9	+4.3	+9.2
Vermont	1,609	3,558	2,713	75,726	75.05	21.28	+7	+1.0	+5	+41.6
Virgin Islands	183	586	498	2,806	15.33	4.79	-1.1	-2.3	-14.9	-19.8
Virginia	7,418	28,258	21,685	490,291	66.09	17.35	+7	+3.6	+1.5	+21.2
Washington	8,745	29,651	21,660	908,463	103.88	30.64	-4	-7	+4.7	+6.4
West Virginia	17,737	65,768	51,320	1,249,711	70.46	19.00	-9	-7	+6.3	+19.3
Wisconsin	7,613	26,236	19,389	956,585	125.65	36.46	-1	-2.2	-5.3	-3.1
Wyoming	483	1,754	1,318	51,785	107.22	29.52	0	-3	-4	+7.3

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Includes as recipients the children and 1 parent or other adult relative in families in which the requirements of at least 1 such adult were considered in determining the amount of assistance.

<sup>3</sup> Includes program administered without Federal participation in Nevada.

<sup>4</sup> For Illinois includes premiums paid into pooled fund for medical care for September 1953 but excludes vendor payments of \$127,427 made in September 1953 for medical services provided before the pooled fund plan began in August.

<sup>5</sup> Decrease of less than 0.05 percent.

<sup>6</sup> Average payment not computed on base of less than 50 families; percentage change, on less than 100 families.

<sup>7</sup> In addition to these payments from aid to dependent children funds, supplemental payments of \$65,430 from general assistance funds were made to 2,051 families.

<sup>8</sup> Excludes vendor payments for medical care.

**Table 15.—Aid to the permanently and totally disabled: Recipients and payments to recipients, by State, September 1953<sup>1</sup>**

[Includes vendor payments for medical care and cases receiving only such payments]

State	Number of recipients	Payments to recipients		Percentage change from—			
		Total amount	Average	August 1953 in—		September 1952 in—	
				Number	Amount	Number	Amount
<b>Total<sup>2</sup></b>	187,408	\$9,865,406	\$52.64	+1.4	+0.8	+19.9	+24.9
Ala.	9,034	251,150	27.80	-1	-2	+3.5	+24.0
Ark.	1,627	50,754	31.19	+24.2	+24.2	+111.6	+501.6
Calif.	4,271	240,291	56.26	+8	+1.0	+14.1	+20.3
Del.	75	4,161	55.48	( <sup>3</sup> )	( <sup>3</sup> )	-45.7	-40.0
D. C.	1,519	89,730	59.07	+9	+1.2	+13.8	+21.5
Ga.	5,595	225,276	40.26	+7.4	+7.5	( <sup>3</sup> )	( <sup>3</sup> )
Hawaii	1,189	63,719	53.59	-1.9	-1.7	+6.1	+12.3
Idaho	828	48,775	58.91	+6	+1.9	+5	+12.1
Ill.	5,051	\$359,214	71.12	+4	+9	+35.6	+42.2
Kans.	3,059	199,966	65.37	+8	+1.0	+9.1	+22.3
La.	13,020	540,515	41.51	-1.1	-1.1	-12.6	-10.7
Md.	3,736	191,662	51.30	+2.3	+2.7	+30.5	+40.7
Mass.	9,532	830,116	87.09	-3	-3.2	+38.7	+34.5
Mich.	1,764	120,520	68.32	+1.3	+1.2	+27.1	+33.7
Miss.	1,832	44,289	24.18	+5.5	+6.9	+72.8	+114.3
Mo.	13,296	690,287	51.92	+1.4	+1.3	+11.5	+23.8
Mont.	1,239	77,896	62.87	+3	+5	+7.5	+15.7
N. H.	123	9,035	73.46	+3.4	+2.2	( <sup>3</sup> )	( <sup>3</sup> )
N. J.	2,296	168,816	73.53	+1.5	+3.3	+33.0	+45.4
N. Mex.	1,900	75,468	39.72	-8	-6	-14.4	-17.4
N. Y.	33,950	2,626,638	77.37	+1.1	+1	+7.8	+13.1
N. C.	7,663	273,966	35.75	+1.3	+1.8	+35.2	+64.4
N. Dak.	730	48,047	65.82	-8	-5.8	+6.7	+12.9
Ohio <sup>4</sup>	6,544	323,696	49.46	+1.4	+1.4	+18.9	+30.7
Okl.	4,699	286,232	60.91	+3.5	+3.8	+49.7	+54.7
Oreg.	2,271	171,636	75.58	+1.7	+2.3	+16.6	+24.1
Pa.	10,533	\$1,511,065	148.52	+1.1	+9	+8.9	+17.8
P. R.	13,109	107,190	8.18	+1.0	+4.3	+41.6	+46.0
R. I.	870	61,228	70.38	+7.9	+7.2	+164.4	+172.5
S. C.	6,491	203,372	31.33	+3.7	+3.6	+27.3	+26.6
S. Dak.	436	19,814	45.44	+3.3	+4.0	+65.8	+75.3
Tenn. <sup>5</sup>	399	15,567	39.02	+130.6	+123.6	-	-
Utah.	1,531	97,960	63.98	+1.0	+1.3	-6	+9.1
Vt.	273	13,063	47.85	+2.2	+3.1	+28.8	+43.5
V. I.	59	677	11.47	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )	( <sup>3</sup> )
Va.	4,015	144,723	36.05	+1.8	+2.1	+20.2	+26.1
Wash.	5,769	401,414	69.58	+3	+3	+6.4	+19.5
W. Va.	5,567	175,131	31.46	+7	+4	+44.1	+41.5
Wis.	1,080	76,373	70.72	+1	-10.7	+6.8	+9.6
Wyo.	433	25,974	59.99	-2.3	-2.0	-5.5	+5.3

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Includes program administered without Federal participation in Tennessee.

<sup>3</sup> For Illinois includes premiums paid into pooled fund for medical care for September 1953 but excludes vendor payments of \$47,312 made in September 1953 for medical services provided before the pooled fund plan began in August.

<sup>4</sup> Percentage change not computed on base of less than 100 recipients.

<sup>5</sup> Not computed; first payment made in July 1952.

<sup>6</sup> In addition to these payments from aid to the permanently and totally disabled funds, supplemental payments of \$34,498 from general assistance funds were made to 1,563 recipients.

<sup>7</sup> Excludes vendor payments for medical care.

**Table 16.—General assistance: Cases and payments to cases, by State, September 1953<sup>1</sup>**

[Exclusive of vendor payments for medical care and cases receiving only such payments]

State	Number of cases	Payments to cases		Percentage change from—			
		Total amount	Average	August 1953 in—		September 1952 in—	
				Number	Amount	Number	Amount
<b>Total<sup>2</sup></b>	239,000	\$11,378,000	\$47.59	-1.7	+0.1	-12.7	-11.5
Ala.	142	3,396	23.92	-10.1	-9.3	-13.9	-14.8
Alaska	88	4,626	52.57	( <sup>3</sup> )	( <sup>3</sup> )	-19.3	-19.7
Ark.	1,531	70,446	46.01	+6.0	+5.4	+14.9	+15.0
Calif.	974	12,950	13.30	-29.7	-30.7	-55.7	-55.5
Colo.	26,652	1,284,201	48.18	-4	+1.2	+6	+4.6
Conn.	1,389	59,874	43.11	+2.5	+6.0	-18.3	-17.3
Del.	3,660	\$203,306	55.55	+2.7	+3.4	-6.5	-3.9
D. C.	737	32,689	44.35	+3.8	+5.9	+4.5	+12.1
Fla.	770	46,065	59.82	-2.5	-2.3	+10.2	+17.4
Ga.	2,028	37,794	18.64	-2.4	-5.9	-36.8	-32.3
Hawaii	746	30,600	41.02	-9	-2	-54.3	-65.6
Idaho <sup>4</sup>	98	3,827	39.05	-5.8	-7.7	-26.9	-23.7
Ill.	21,420	1,272,518	59.41	+1.0	+1.5	-13.4	-13.2
Ind. <sup>5</sup>	7,776	255,181	32.82	+4.3	+4.3	-13.0	-6.5
Iowa	2,995	96,265	32.14	-1.4	+2.4	-9.5	-7.8
Kans.	1,607	79,982	49.77	+2.2	+4.5	-10.4	-6.8
Ky.	2,708	73,228	27.04	-5.9	-2.0	+5.3	+3.3
La.	6,992	272,599	38.99	+1.3	+1.5	+3	+2.5
Maine	2,625	117,695	44.84	+3.4	+0.8	-5.6	-5.1
Md.	1,965	105,166	53.52	-7.3	-8.8	-32.3	-26.0
Mass.	10,639	557,078	52.36	-3	+2.2	-18.1	-18.9
Mich.	11,275	618,867	54.89	+1.8	+7.0	-23.6	-21.1
Minn.	5,056	252,811	50.00	-1.0	+5.5	-1.3	+2.3
Miss.	821	11,096	13.52	-1.4	+1.0	-8.1	-3.0
Mo.	5,684	190,818	33.57	-30.0	-31.6	-38.6	-38.2
Mont.	527	14,097	26.75	+2.9	-4	-6	-10.8
Nev.	300	\$10,400	34.67	+3.4	+3.4	-11.8	+31.6
N. H.	778	34,639	44.52	+4.6	+10.6	-16.4	-14.9
N. J.	5,434	379,595	69.86	+1.6	+2.8	-5.8	+3.0
N. Mex.	356	9,041	25.40	+4.1	+6.5	+64.8	+89.1
N. Y.	25,796	1,913,924	74.19	-2.8	-6	-30.4	-29.5
N. C.	1,849	40,809	22.07	+5.9	+3.4	-6.9	-1.4
N. Dak.	263	9,798	37.25	-1.9	+7.8	-17.3	-22.5
Ohio <sup>6</sup>	18,681	847,645	45.37	-4.1	-4	-8.2	+9
Okl.	11,000	72,071	65.52	-4.3	-4.3	-16.3	-16.3
Oreg.	3,996	240,050	60.07	-3.3	+2.6	+5.0	+5.5
Pa.	14,561	782,306	53.73	-2.5	-2.2	-20.6	-13.8
P. R.	2,320	15,547	6.70	-7.4	-6.4	+3.5	+2.3
R. I.	3,054	185,895	60.87	-3.2	-5.7	-19.2	-16.1
S. C.	2,154	47,385	22.00	-2.2	-1.7	+2.9	+33.7
S. Dak.	489	12,771	26.12	+2	-4.0	-12.7	-12.5
Tenn.	2,321	30,356	13.08	-1.6	-3.7	+12.9	+3.4
Tex.	17,600	\$1,171,000	66.55	-1.2	+2.3	+9.8	+17.4
Utah.	1,218	73,750	60.55	-1.2	+2.3	+9.8	+17.4
Vt.	12,950	40,000	30.91	-1.2	-1.2	-1.2	-1.2
V. I.	142	1,472	10.37	-6.6	-5.9	-38.5	-37.4
Va.	1,805	61,504	34.07	-3.7	-4.6	-11.5	+7.2
Wash.	7,550	441,212	58.44	-1.3	-3.9	+23.4	+32.3
W. Va.	3,391	102,022	30.09	+5.6	+3.3	+6.8	+4.8
Wis.	4,743	281,355	59.32	+2.0	+5.0	-6	+4.4
Wyo.	122	5,472	44.85	0	+7	+8	+3.4

<sup>1</sup> For definition of terms see the *Bulletin*, January 1953, p. 16. All data subject to revision.

<sup>2</sup> Partly estimated; does not represent sum of State figures because total excludes for Indiana and New Jersey payments made for, and an estimated number of cases receiving, medical care, hospitalization, and burial only. Excludes Nebraska; data not available. Percentage changes based on data for 52 States.

<sup>3</sup> Percentage change not computed on base of less than 100 cases.

<sup>4</sup> State program only; excludes program administered by local officials.

<sup>5</sup> About 13 percent of this total is estimated.

<sup>6</sup> Partly estimated.

<sup>7</sup> Excludes assistance in kind and cases receiving assistance in kind only and, for a few counties, cash payments and cases receiving cash payments. Amount of payments shown represents about 60 percent of total.

<sup>8</sup> Includes unknown number of cases receiving medical care, hospitalization, and burial only, and total payments for these services.

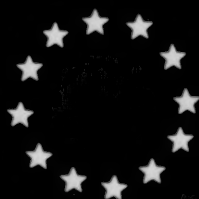
<sup>9</sup> Includes cases receiving medical care only.

<sup>10</sup> Includes 5,703 cases and payments of \$171,230 representing supplementation of other assistance programs.

<sup>11</sup> Excludes estimated duplication between programs; 1,667 cases were aided by county commissioners and 3,724 cases under program administered by Oklahoma Emergency Relief Board.

<sup>12</sup> Estimated on basis of reports from a sample of local jurisdictions.

# *Social Security Bulletin*



**December 1953**

**Volume 16**

**Number 12**

**Federal Social Security and Related Legislation, 1953**

**Voluntary Insurance Against Sickness: 1948-52 Estimates**

**State Unemployment Insurance Legislation, 1953**



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☆ ☆ ☆

The BULLETIN is prepared in the Division of Research and Statistics, Office of the Commissioner, Social Security Administration. It reports current data on operations of the Social Security Administration and the results of research and analysis pertinent to the social security program. This publication is issued primarily for distribution to agencies directly concerned with the administration of the Social Security Act. Statements in articles do not necessarily reflect final conclusions or official policies of the Social Security Administration. Any part of the material appearing in the BULLETIN may be reproduced, but appropriate credit should be given.

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The SOCIAL SECURITY YEARBOOK, an annual calendar-year supplement to the BULLETIN, was issued as a separate publication for the years 1939-48. Calendar-year data for later years are published regularly as an annual statistical supplement in each September issue of the BULLETIN. Some of the early issues of the YEARBOOK are available from the Superintendent of Documents as follows: 1939 and 1944, 50 cents each; 1940 and 1941, 70 cents each. Other issues are out of print.

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## U. S. DEPARTMENT OF HEALTH, EDUCATION, AND WELFARE

OVETA CULP HOBBY, *Secretary*

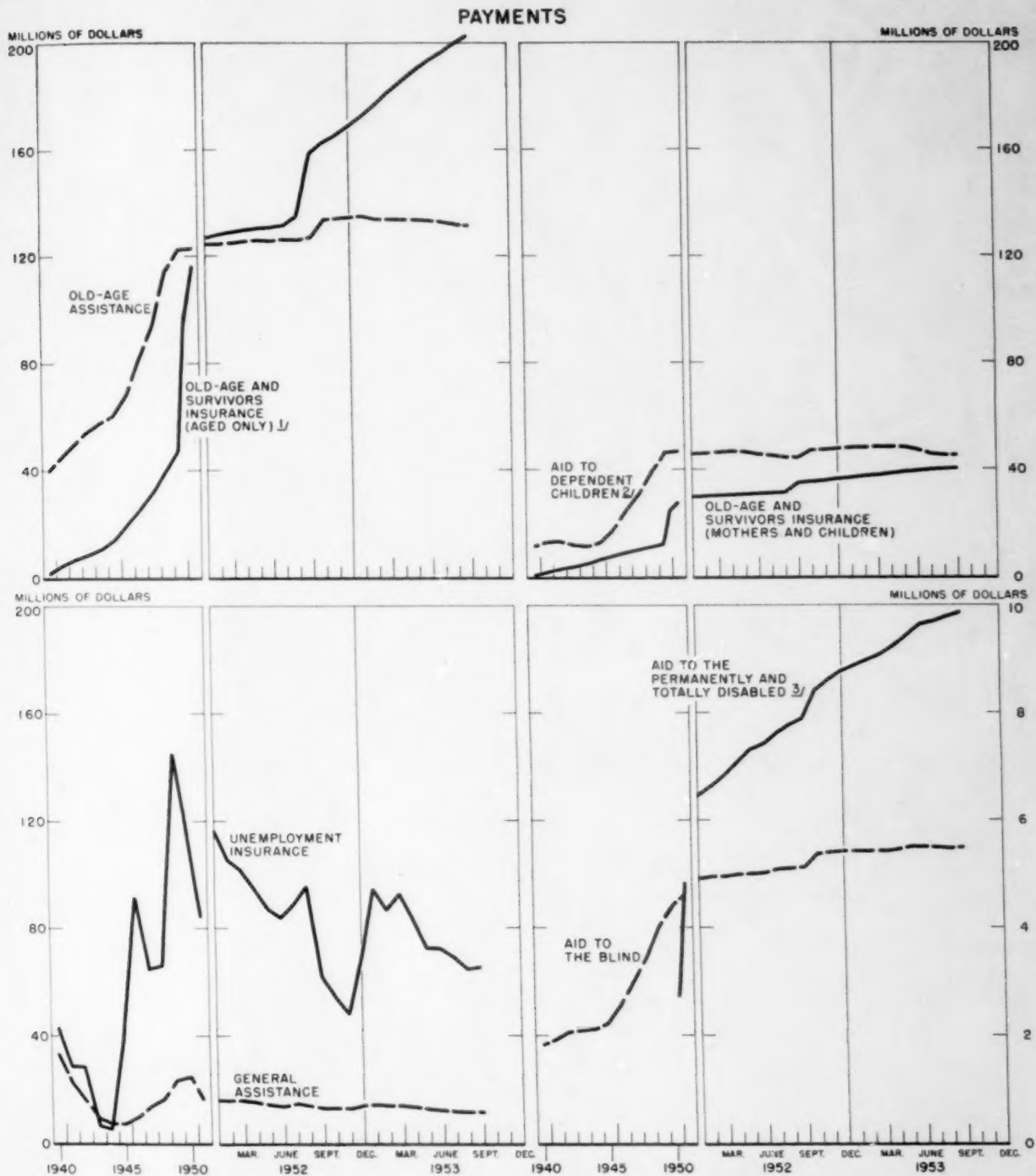
### SOCIAL SECURITY ADMINISTRATION

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# Social Security Operations\*



\* Old-age and survivors insurance: benefits paid during month (current-payment status), estimated for August 1952; annual data represents average monthly total. Public assistance: payments during month under all State programs (including vendor payments for medical care beginning October 1950, except for general assistance); annual data represent average monthly total. Unemployment insurance: gross benefits paid during month under all State laws; annual data represent average monthly total.

<sup>1</sup> Receiving old-age, wife's or husband's, widow's or widower's, or parent's benefit. Beginning September 1950, includes a small proportion of wife beneficiaries under age 65 with child beneficiaries in their care.

<sup>2</sup> Children plus 1 adult per family when adults are included in assistance group; before October 1950, partly estimated.

<sup>3</sup> Program initiated October 1950.

NOTE: Data for payments and data for individuals receiving payments appear in alternate months.

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